
A B S T R A C T S

OF THE

RETURNS FROM THE BANKS,

AND FROM THE

INSTITUTIONS FOR SAVINGS

IN

MASSACHUSETTS.

1861.

PREPARED FROM OFFICIAL RETURNS

BY OLIVER WARNER,

SECRETARY OF THE COMMONWEALTH.

B O S T O N :

WILLIAM WHITE, PRINTER TO THE STATE.

1861.

Commonwealth of Massachusetts.

SECRETARY'S DEPARTMENT, BOSTON, January 1, 1862.

To the Honorable, the Senate and the House of Representatives :

I have the honor to submit for the information of the Legislature, the Abstract of the Annual Returns of the several Banks and Savings Institutions in the Commonwealth, exhibiting their condition on Saturday the twenty-sixth day of October, 1861, in compliance with a requisition issued by His Excellency the Governor, on the ninth day of November.

Very respectfully,

OLIVER WARNER, *Secretary.*

CONDITION

OF THE

BANKS IN MASSACHUSETTS,

ON THE

LAST SATURDAY OF OCTOBER,

1861.

BOSTON.					
	Atlantic.	Atlas.	Blackstone.	Boston.	Boylston.
DUE FROM THE BANK.					
Capital Stock,	\$500,000 00	\$1,000,000 00	\$750,000 00	\$900,000 00	\$400,000 00
Bills in circulation of denomination of five dollars and upwards,	75,500 00	90,490 00	189,020 00	162,010 00	104,775 00
Bills in circulation of denomination less than five dollars,	15,583 00	39,843 00	30,642 00	51,875 00	44,228 00
Net profits on hand,	58,790 76	75,769 14	59,378 11	151,610 76	45,142 63
Balances due to other banks,	28,404 63	134,523 90	701 51	15,977 49	676 61
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	275,748 33	625,307 51	499,421 29	1,000,152 27	354,511 75
Cash deposited bearing interest,	- -	- -	- -	- -	- -
Total amount due from the bank,	954,026 72	1,965,933 55	1,529,162 91	2,281,625 52	949,333 99
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	89,554 90	121,637 72	150,445 47	523,936 88	72,574 76
Real Estate,	45,000 00	- -	1,510 68	65,000 00	- -

Bills of banks in this and of the other New England States,	17,789 00	49,334 00	50,348 26	71,683 08	32,675 00
Balances due from other banks,	34,489 58	40,889 24	38,774 63	54,938 11	75,314 74
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	767,193 24	1,754,072 59	1,288,083 87	1,566,067 45	768,769 49
Total amount of the Resources of the bank, .	954,026 72	1,965,933 55	1,529,162 91	2,281,625 52	949,333 99
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 3 per cent., 15,000 00	April, 1861, 4 per cent., 40,000 00	April, 1861, 3½ per cent., 26,250 00	April, 1861, 4 per cent., 36,000 00	April, 1861, 4½ per cent., 18,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	— —	October, 1861, 3½ per cent., 30,000 00	October, 1861, 3 per cent., 22,500 00	October, 1861, 4 per cent., 36,000 00	October, 1861, 3½ per cent., 14,000 00
Amount of Debts due to the bank, secured by pledge of its stock,	41,964 85	71,588 40	50,477 80	138,397 42	36,656 16
Amount of Debts due and not paid, and considered doubtful,	4,550 00	1,000 00	26,612 00	50 00	24,125 00
Amount of Liabilities of Directors,	17,554 71	54,774 00	25,000 00	— —	15,000 00
	26,787 00	120,000 00	86,792 00	178,300 00	52,270 14

BOSTON—Continued.

	City.	Columbian.	Bank of Commerce.	Eagle.	Eliot.
DUE FROM THE BANK.					
Capital Stock,	\$1,000,000 00	\$1,000,000 00	\$2,000,000 00	\$1,000,000 00	\$600,000 00
Bills in circulation of denomination of five dollars and upwards,	95,315 00	145,310 00	159,375 00	124,485 00	101,570 00
Bills in circulation of denomination less than five dollars,	16,574 00	48,437 00	38,941 00	22,333 00	23,770 00
Net profits on hand,	86,465 98	35,013 81	101,176 72	100,882 60	69,671 22
Balances due to other banks,	9,059 65	5,071 35	661,536 30	10,762 68	77,617 98
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	733,899 79	483,791 49	670,127 81	949,364 33	222,506 19
Cash deposited bearing interest,	- - -	90,000 00	115,000 00	- - -	- - -
Total amount due from the bank,	1,941,314 42	1,807,623 65	3,746,156 83	2,207,827 61	1,095,135 39
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	241,151 28	174,421 07	241,392 20	317,252 55	43,159 55
Real Estate,	30,000 00	- - -	7,423 65	- - -	- - -

Bills of banks in this and of the other New England States,	22,184 00	53,250 00	239,973 12	50,562 00	48,685 91
Balances due from other banks,	23,650 31	31,736 87	101,288 45	130,824 49	63,394 14
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	1,624,328 83	1,548,215 71	3,156,079 41	1,709,188 57	939,895 79
Total amount of the Resources of the bank,	1,941,314 42	1,807,623 65	3,746,156 83	2,207,827 61	1,095,135 39
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 3½ per cent., 35,000 00	April, 1861, 3½ per cent., 35,000 00	April, 1861, 3½ per cent., 65,000 00	April, 1861, 3½ per cent., 35,000 00	April, 1861, 3½ per cent., 21,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	October, 1861, 3 per cent., 30,000 00	October, 1861, 3 per cent., 30,000 00	October, 1861, 3 per cent., 60,000 00	October, 1861, 3 per cent., 30,000 00	October, 1861, 3 per cent., 18,000 00
Amount of Debts due to the bank, secured by pledge of its stock,	70,859 09	36,423 54	90,000 00	100,937 62	60,307 43
Amount of Debts due and not paid, and considered doubtful,	- - -	- - -	6,938 50	5,000 00*	- - -
Amount of Liabilities of Directors,	15,358 01	- - -	48,105 36	17,074 86	16,000 00
	194,300 00	129,224 31	358,047 00	59,724 00	169,466 07

* On 51 shares.

BOSTON—Continued.

	Exchange.	Faneull Hall.	Freeman's.	Globe.	Granite.
DUE FROM THE BANK.					
Capital Stock,	\$1,000,000 00	\$500,000 00	\$400,000 00	\$1,000,000 00	\$900,000 00
Bills in circulation of denomination of five dollars and upwards,	195,237 50*	173,040 00	98,880 00	129,350 00	95,100 00
Bills in circulation of denomination less than five dollars,	30,006 50*	44,615 00	34,189 00	22,649 00	52,308 00
Net profits on hand,	177,951 12	70,222 44	14,470 39	103,164 54	73,825 80
Balances due to other banks,	583,107 46	13,452 30	51,030 74	404,612 96	57,124 34
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	902,788 08	543,923 65	263,836 68	979,837 74	737,835 16
Cash deposited bearing interest,	—	—	—	—	218,000 00
Total amount due from the bank,	2,889,090 66	1,345,253 39	862,406 81	2,639,614 24	2,134,193 30
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	386,398 97	113,467 09	64,451 49	481,901 44	102,265 76
Real Estate,	—	60,000 00	—	—	—

Bills of banks in this and of the other New England States,	115,393 74	35,718 00	6,972 00	129,464 00	75,652 00
Balances due from other banks,	195,920 79	103,053 75	62,847 94	89,330 87	245,976 45
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	2,191,377 16	1,033,014 55	728,135 38	1,938,917 93	1,710,299 09
Total amount of the Resources of the bank, .	2,889,090 66	1,345,253 39	862,406 81	2,639,614 24	2,134,193 30
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 5 per cent., 50,000 00	April, 1861, 4 per cent., 20,000 00	April, 1861, 4 per cent., 16,000 00	April, 1861, 4 per cent., 40,000 00	April, 1861, 3½ per cent., 31,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	October, 1861, 4 per cent., 40,000 00 162,040 26	October, 1861, 4 per cent., 20,000 00 58,453 95	October, 1861, 3 per cent., 12,000 00 27,386 87	October, 1861, 4 per cent., 40,000 00 103,164 54	October, 1861, 3 per cent., 27,000 00 73,825 80
Amount of Debts due to the bank, secured by pledge of its stock,	7,500 00	16,100 00	8,600 00	9,400 00	800 00
Amount of Debts due and not paid, and considered doubtful,	50,000 00†	4,124 75	16,951 39	15,183 37	42,226 81
Amount of Liabilities of Directors, . . .	183,364 00	124,309 00	51,951 41	152,050 00	- -

† Estimated on \$99,151, "past due paper."

* Half of a 5 and half of a 3 dollar bill returned to the bank and paid.

BOSTON—Continued.					
	Hamilton.	Hide and Leather.	Howard.	Market.	Massachusetts.
DUE FROM THE BANK.					
Capital Stock,	\$500,000 00	\$1,000,000 00	\$500,000 00	\$500,000 00	\$800,000 00
Bills in circulation of denomination of five dollars and upwards,	121,090 00	153,870 00	82,275 00	115,170 00	96,040 00
Bills in circulation of denomination less than five dollars,	18,913 00	36,903 00	45,295 00	29,638 00	17,453 00
Net profits on hand,	135,000 28	42,520 95	51,425 98	93,777 27	102,904 42
Balances due to other banks,	11,383 88	119,521 03	42,436 42	149,088 82	6,057 75
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	528,304 10	306,235 24	356,558 66	449,978 80	547,232 87
Cash deposited bearing interest,	- -	- -	- -	- -	- -
Total amount due from the bank,	1,314,691 26	1,659,050 22	1,077,991 06	1,397,652 89	1,569,688 04
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	125,713 99	101,848 40	69,345 59	98,171 69	69,567 05
Real Estate,	- -	- -	- -	- -	22,503 20

Bills of banks in this and of the other New England States,	16,951 00	55,736 25	36,985 68	55,829 00	36,291 00
Balances due from other banks,	385,676 02	77,616 82	7,039 27	143,262 47	12,012 02
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded debts of every description, excepting the balances due from other banks,	786,350 25	1,423,848 75	964,620 52	1,100,389 73	1,429,314 77†
Total amount of the Resources of the bank,	1,314,691 26	1,659,050 22	1,077,991 06	1,397,652 89	1,569,688 04
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 4½ per cent., 22,500 00	April, 1861, 3½ per cent., 35,000 00	April, 1861, 3½ per cent., 17,500 00	April, 1861, 3½ per cent., 19,600 00	April, 1861, 3½ per cent., 25,600 00
Amount of Reserved Profits at the time of declaring the last dividend,	October, 1861, 4 per cent., 20,000 00	October, 1861, 3 per cent., 30,000 00	October, 1861, 3 per cent., 15,000 00	October, 1861, 3½ per cent., 19,600 00	October, 1861, 3½ per cent., 25,600 00
Amount of Debts due to the Bank, secured by pledge of its stock,	120,000 00	27,500 00	43,298 88	83,747 49	88,771 11
Amount of Debts due and not paid, and considered doubtful,	- -	15,500 00*	85 00	1,825 00	3,500 00
Amount of Liabilities of Directors,	14,878 96	12,209 17†	29,171 93	33,790 75	37,485 17
	136,673 00	228,100 00	136,931 00	52,425 00	152,000 00

* On 177 shares.

† Estimated loss, 50 per cent.

‡ Including Public Loans.

BOSTON—Continued.				
	Maverick.	Merchants'.	Bank of Mutual Redemption.	National.
DUE FROM THE BANK.				
Capital Stock,	\$400,000 00	\$4,000,000 00	\$561,700 00	\$750,000 00
Bills in circulation of denomination of five dollars and upwards,	53,130 00	407,665 00	64,290 00	60,960 00
Bills in circulation of denomination less than five dollars,	22,594 00	-	-	29,022 00
Net profits on hand,	23,316 30	101,589 09	20,461 65	11,136 72
Balances due to other banks,	993 58	383,516 45	1,655,291 43	837 02
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	261,706 89	2,734,732 40	186,986 73	231,219 52
Cash deposited bearing interest,	-	-	14,455 14	70,000 00
Total amount due from the bank,	761,740 77	7,627,502 94	2,503,184 95	1,153,175 26
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	70,025 92	718,200 00	9,761 72	44,869 14
Real Estate,	-	400,000 00	-	-

Bills of banks in this, and of the other New England States,	18,961 84	307,327 86	431,305 23*	46,720 26
Balances due from other banks,	27,754 90	46,348 64	521,741 98	7,183 17
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	644,998 11	6,155,626 44	1,540,376 02†	1,054,402 69
Total amount of the Resources of the bank, .	761,740 77	7,627,502 94	2,503,184 95	1,153,175 26
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 3½ per cent., 14,000 00 October, 1861, 3½ per cent., 14,000 00	April, 1861, 3 per cent., 120,000 00 October, 1861, 3 per cent., 120,000 00	April, 1861, 2 per cent., 11,234 00 October, 1861, 2 per cent., 11,234 00	April, 1861, 3 per cent., 22,500 00 October, 1861, 3 per cent., 22,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	20,523 18	91,758 58	20,247 68	5,841 97
Amount of Debts due to the bank, secured by pledge of its stock,	2,785 00	119,461 00	- -	2,358 47
Amount of Debts due and not paid, and considered doubtful,	8,501 00	50,407 00	77,965 22‡	37,568 44§
Amount of Liabilities of Directors,	88,878 00	370,000 00	98,821 00	166,657 00

* "In this item are included such checks on Boston Banks as were on hand."

† "In this item is included Loan to United States, \$555,000."

‡ Small loss estimated.

§ Estimated loss, \$12,165.38.

BOSTON—Continued.

	New England.	North.	Bank of North America.	Shawmut.
DUE FROM THE BANK.				
Capital Stock,	\$1,000,000 00	\$860,000 00	\$750,000 00	\$750,000 00
Bills in circulation of denomination of five dollars and upwards,	104,575 00	102,740 00	86,245 00	102,215 00
Bills in circulation of denomination less than five dollars,	15,356 00	19,467 00	26,129 00	18,127 00
Net profits on hand,	38,563 39	22,128 21	45,228 69	28,198 01
Balances due to other banks,	60,421 87	106,322 45	52,038 28	109,739 97
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	701,078 20	575,938 16	584,072 59*	432,753 84
Cash deposited, bearing interest,	40,000 00	—	—	—
Total amount due from the bank,	1,959,994 46	1,686,595 82	1,543,713 56	1,441,033 82
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	173,117 52	89,359 00	118,124 22	46,984 64
Real Estate,	40,000 00	1,000 00	—	—

Bills of banks in this, and of the other New England States,	67,890 00	61,861 00	24,078 00	60,308 00
Balances due from other banks,	27,816 22	28,964 99	39,577 06	7,933 43
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	1,651,170 72	1,505,410 83	1,361,934 28†	1,325,807 75
Total amount of the Resources of the bank, .	1,959,994 46	1,686,595 82	1,543,713 56	1,441,033 82
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 3½ per cent., 35,000 00	April, 1861, 3 per cent., 25,800 00	April, 1861, 3½ per cent., 26,250 00	April, 1861, 3 per cent., 22,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	October, 1861, 3½ per cent., 35,000 00	October, 1861, 3 per cent., 25,800 00	October, 1861, 3 per cent., 22,500 00	October, 1861, 3 per cent., 22,500 00
Amount of Debts due to the bank, secured by pledge of its stock,	25,549 57	21,483 57	49,608 66	15,622 40
Amount of Debts due and not paid, and considered doubtful,	3,000 00	11,243 50	4,200 00‡	3,580 00
Amount of Liabilities of Directors,	1,000 00	10,580 00	22,000 00	17,000 00
	72,267 00	138,986 72	63,455 00	71,259 00

* Including Government Loan, \$300,300.

† Including Government Deposit, \$200,000.

‡ On 53 shares.

BOSTON—Continued.

	Shoe and Leather Dealers'.	State.	Suffolk.	Traders'.
DUE FROM THE BANK.				
Capital Stock,	\$1,000,000 00	\$1,800,000 00	\$1,000,000 00	\$600,000 00
Bills in circulation of the denomination of five dollars and upwards,	134,550 00	119,165 00	320,050 00	97,430 00
Bills in circulation of denomination less than five dollars,	33,552 00	18,113 00	12,533 00	22,791 00
Net profits on hand,	142,191 93	247,086 01	241,761 43	35,999 30
Balances due to other banks,	535,125 46	30,811 76	1,412,981 13	113,514 02
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	444,886 46	1,188,516 63	802,868 10	319,859 14
Cash deposited bearing interest,	- -	- -	- -	105,000 00
Total amount due from the bank,	2,290,305 85	3,403,692 40	3,790,193 66	1,294,593 46
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	128,275 05	482,325 16	303,327 98	94,713 69
Real Estate,	70,000 00	- -	120,000 00	3,680 39

Bills of banks in this and of the other New England States,	128,817 13	67,618 08	438,624 00	49,593 00
Balances due from other banks,	251,786 32	178,661 06	890,398 84	19,582 92
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	1,711,427 35	2,675,088 10	2,037,842 84	1,127,023 46
Total amount of the Resources of the bank,	2,290,305 85	3,403,692 40	3,790,193 66	1,294,593 46
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 4½ per cent., 45,000 00	April, 1861, 3½ per cent., 63,000 00	April, 1861, 4½ per cent., 45,000 00	April, 1861, 3 per cent., 18,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	October, 1861, 4½ per cent., 45,000 00	October, 1861, 3½ per cent., 63,000 00	October, 1861, 4½ per cent., 45,000 00	October, 1861, 3 per cent., 18,000 00
Amount of Debts due to the bank, secured by pledge of its stock,	120,000 00	244,337 90	221,352 56	29,469 70
Amount of Debts due to the bank, secured by considered doubtful,	10,000 00	16,250 00	1,000 00	3,650 00
Amount of Liabilities of Directors,	4,489 49	4,854 69	-	49,817 70
Amount of Liabilities of Directors,	71,600 00	24,228 00	165,679 00	205,942 00

BOSTON—Continued.

	Tremont.	Union.	Washington.	Webster.
DUE FROM THE BANK.				
Capital Stock,	\$1,500,000 00	\$1,000,000 00	\$750,000 00	\$1,500,000 00
Bills in circulation of denomination of five dollars and upwards,	180,200 00	130,285 00	111,815 00	329,320 00
Bills in circulation of denomination less than five dollars,	21,677 00	12,014 00	21,835 00	25,221 00
Net profits on hand,	41,426 77	132,372 17	40,549 22	72,254 66
Balances due to other banks,	316,057 08	179,799 13	36,804 04	41,696 51
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	1,025,178 04	652,333 19	403,185 60	611,281 28
Cash deposited bearing interest,	- - -	- - -	- - -	101,284 80
Total amount due from the bank,	3,084,538 89	2,106,803 49	1,364,188 86	2,681,058 25
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	301,325 86	295,384 70	90,746 78	185,435 81
Real Estate,	- - -	- - -	14,633 74	- - -

Bills of banks in this, and of the other New England States,	118,050 34	87,702 12	89,272 00	226,921 00
Balances due from other banks,	60,365 40	44,124 03	6,347 13	127,687 63
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	2,604,797 29	1,679,592 64	1,163,189 21	2,141,013 81
Total amount of the Resources of the bank, .	3,084,538 89	2,106,803 49	1,364,188 86	2,681,058 25
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 4 per cent., 60,000 00	April, 1861, 4 per cent., 40,000 00	April, 1861, 3 per cent., 22,500 00	April, 1861, 3½ per cent., 52,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	October, 1861, 3½ per cent., 52,500 00	October, 1861, 3½ per cent., 35,000 00	October, 1861, 3 per cent., 22,500 00	October, 1861, 3 per cent., 45,000 00
Amount of Debts due to the bank, secured by pledge of its stock,	33,008 77	124,900 40	28,200 00	55,785 48
Amount of Debts due and not paid, and considered doubtful,	1,900 00	5,500 00	-	-
Amount of Liabilities of Directors,	-	12,236 91	3,506 87	35,000 00
	296,000 00	198,557 00	93,204 00	273,813 00

Banks organized under General Law.

BOSTON.				
	Continental.	Bank of the Metropolis.	Mount Vernon.	Bank of the Republic.
DUE FROM THE BANK.				
Capital Stock,	\$300,000 00	\$200,000 00	\$200,000 00	\$1,000,000 00
Bills in circulation of denomination of five dollars and upwards,	30,660 00	55,570 00	22,360 00	73,560 00
Bills in circulation of denomination less than five dollars,	18,626 00	25,774 00	24,619 00	22,924 00
Net profits on hand,	647 50	11,648 80	2,467 18	24,211 37
Balances due to other Banks,	—	21,378 02	—	17,999 37
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	82,568 78	146,859 33	61,417 85	414,095 56
Cash deposited bearing interest,	10,204 44	—	—	—
Total amount due from the bank,	442,706 72	461,230 15	310,864 03	1,552,790 30
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	17,301 18	34,612 30	7,246 84	80,903 65
Real Estate,	—	—	—	—
Bills of banks in this and of the other New England States,	11,231 10	34,053 00	18,198 70	48,290 00
Balances due from other banks,	4,575 83	7,395 18	1,115 35	9,773 64
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	409,598 61	385,169 67	284,303 14	1,413,823 01

Total amount of the Resources of the bank, .	442,706 72	461,230 15	310,864 03	1,552,790 30
Rate and amount of Dividends since the last annual return, with dates,	—	April, 1861, 3½ per cent., 7,000 00	April, 1861, 3 per cent., 6,000 00	April, 1861, 3 per cent., 30,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	October, 1861, 5 per cent., for 10 months, 15,000 00	October, 1861, 3½ per cent., 7,000 00	October, 1861, 3 per cent., 6,000 00	October, 1861, 2 per cent., 20,000 00
Amount of Debts due to the Bank, secured by pledge of its stock,	23 89	8,401 00	1,144 19	14,422 60
Amount of Debts due and not paid, and considered doubtful,	63,714 83	23,300 00	38,483 86	20,950 00
Amount of Liabilities of Directors,	5,012 14	—	2,371 61	15,000 00
Amount of Stocks deposited with the Auditor,	34,077 19	21,865 00	49,099 00	49,550 00
	63,000 00	97,000 00	84,000 00	345,000 00

[Public Stocks deposited with the Auditor of the Commonwealth, as security for the circulation of Notes, namely:]

Continental.—Bonds of the City of Roxbury, \$40,000. Interest 5 per cent. Bonds of the City of Boston, \$5,000. Interest 5 per cent. United States Treasury Notes, \$15,000. Interest 6 per cent. United States Treasury Notes, \$3,000. Interest 10 per cent.

Bank of the Metropolis.—Bonds of the City of Boston, \$13,000. Interest 5 per cent. Bonds of the City of Roxbury, \$8,000. Interest 5½ per cent. Bonds of the City of Roxbury, \$1,000. Interest 5 per cent. United States Stock, \$60,000. Interest 6 per cent. Bonds of the Commonwealth of Massachusetts, \$15,000. Interest 6 per cent.

Mount Vernon.—Bonds of the Town of Melrose, \$25,000. Interest 5½ per cent. Bonds of the City of Roxbury, \$37,000. Interest 5½ per cent. United States Stock, \$20,000. Interest 6 per cent. Bonds of the State of New Hampshire, \$2,000. Interest 6 per cent.

Bank of the Republic.—Bonds of the State of Maine, \$84,500; Notes of the State of Vermont, \$15,000; Notes of the Town of North Chelsea, \$8,000; Notes of the Town of Newton, \$10,000; Notes of the Town of Marlboro', \$7,000; Bonds of the City of Lawrence, \$20,000; Bonds of the City of Cambridge, \$20,000; Bonds of the City of Boston, \$2,500; Bonds of the City of Roxbury, \$11,000; Bonds of the State of Massachusetts, \$75,000; United States Treasury Notes and Bonds, \$92,000.

Banks organized under General Law—Continued.

	BOSTON—Continued.		CAMBRIDGE.		Aggregate of 7 Banks organized under the General Law.
	Revere.	Safety Fund.		Harvard.	
DUE FROM THE BANK.					
Capital Stock,	\$1,000,000 00	\$1,000,000 00	\$200,000 00	\$3,900,000 00	
Bills in circulation of denomination of five dollars and upwards,	145,875 00	144,760 00	38,150 00	510,935 00	
Bills in circulation of denomination less than five dollars,	43,977 00	28,758 00	20,030 00	184,708 00	
Net profits on hand,	18,185 02	44,013 97	1,025 08	102,198 92	
Balances due to other Banks,	3,278 98	126,210 84	—	168,867 21	
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	582,549 36	444,260 72	27,964 61	1,759,716 21	
Cash deposited bearing interest,	195,145 15	20,240 65	—	225,590 24	
Total amount due from the bank,	1,989,010 51	1,808,244 18	287,169 69	6,852,015 58	
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	167,495 15	79,441 97	5,429 81	392,430 90	
Real Estate,	—	—	—	—	
Bills of banks in this and of the other New England States,	43,811 00	67,763 36	8,513 00	231,860 16	
Balances due from other banks,	99,969 77	46,518 10	—	169,347 87	
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	—	—	14,912 22	14,912 22	

Amount of all debts due, including Notes,
Bills of Exchange, and all Stocks, and
Funded Debts of every description, except-
ing the balances due from other banks, .
Total amount of the Resources of the bank, .
Rate and amount of Dividends since the last
annual return, with dates,

1,677,734 59
1,989,010 51

April, 1861,
3 per cent.,
30,000 00

October, 1861,
2½ per cent.,
25,000 00

16,494 76
8,200 00

10,950 00
130,550 00
360,000 00

1,614,520 75
1,808,244 18

April, 1861,
3 per cent.,
30,000 00

October, 1861,
3 per cent.,
30,000 00

35,460 16
1,550 00

25,000 00
81,825 47
502,400 00

258,314 66
287,169 69

- - -

October, 1861,
3 per cent.,
6,000 00

1,973 49
18,550 00

- - -
20,717 97
75,265 47

6,043,464 43
6,852,015 58

103,000 00

109,000 00

77,920 09
174,748 69

58,333 75
387,684 63
1,526,665 47

Amount of Reserved Profits at the time of
declaring the last dividend,
Amount of Debts due to the Bank, secured by
pledge of its stock,
Amount of Debts due and not paid, and con-
sidered doubtful,
Amount of Liabilities of Directors,
Amount of Stocks deposited with the Auditor,

Revere.—City of Boston Stock, \$118,000. Interest 5 per cent. United States Stock,
\$20,000. Interest 5 per cent. Vermont State Stock, \$10,000. Interest 6 per cent.
New York State Stock, \$48,000. Interest 6 per cent. New York State Stock, \$12,000.
Interest 5 per cent. United States Stock, \$50,000. Interest 6 per cent. Massachusetts
State Stock, \$50,000. Interest 5 per cent. United States Treasury Notes, \$50,000.
Interest 6 per cent. Roxbury City Stock, \$2,000. Interest 5½ per cent.

Safety Fund.—Bonds of the City of Lynn, \$60,000; Bonds of the City of Lawrence,
\$16,000; Bonds of the City of Chelsea, \$25,000; Bonds of the City of Roxbury,

\$40,000; Bonds of the Town of Waltham, \$20,000; Bonds of the Town of Natick,
\$15,000; Bonds of the Town of Somerville, \$14,400; Bonds of the United States,
\$162,000; United States Loan, \$50,000. Interest, 7 3-10ths per cent. Bonds State of
Massachusetts, \$100,000.

Harvard.—Bonds of the United States, \$23,773 47; United States Treasury Notes,
\$16,000; Bonds of the City of Boston, \$17,000; Bonds of the State of New York,
\$6,800; Note of the Town of Marlboro', \$3,000; Note of the City of Cambridge, \$7,692;
Note of the Town of Weston, \$1,000.

	SOUTH BOSTON.		CHIELSEA.	ANDOVER.	BEVERLY.
	Broadway.	Mechanics'.	Tradesman's.	Andover.	Beverly.
DUE FROM THE BANK.					
Capital Stock,	\$150,000 00	\$250,000 00	\$150,000 00	\$250,000 00	\$125,000 00
Bills in circulation of denomination of five dollars and upwards,	34,655 00	55,445 00	40,770 00	68,485 00	53,805 00
Bills in circulation of denomination less than five dollars,	14,559 00	35,241 00	21,006 00	11,656 00	15,917 00
Net profits on hand,	11,254 62	33,983 50	10,662 53	20,451 23	7,813 67
Balances due to other banks,	- -	- -	2,472 64	- -	1,445 04
Cash deposited, including all sums whatsoever, due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	167,629 65.	128,771 06	58,231 11	28,547 47	42,221 38
Cash deposited bearing interest,	- -	- -	1,284 92	2,414 46	- -
Total amount due from the bank,	378,098 27	503,440 56	284,427 20	381,554 16	246,202 09
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	6,420 25	15,048 98	11,497 14	6,034 24	15,922 06
Real Estate,	10,080 19	18,500 00	8,686 42	5,000 00	- -

Bills of banks in this and of the other New England States,	3,916 00	2,149 00	11,135 56	454 00	3,288 87
Balances due from other banks,	1,147 96	288 52	5,000 00	—	486 11
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	31,131 10	58,019 41	240 63	22,457 26	12,702 38
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	325,402 77	409,434 65	247,867 45	347,608 66	213,802 67
Total amount of the Resources of the bank, .	378,098 27	503,440 56	284,427 20	381,554 16	246,202 09
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 3 per cent., 4,500 00 October, 1861, 3 per cent., 4,500 00	April, 1861, 4½ per cent., 11,250 00 October, 1861, 3½ per cent., 8,750 00	April, 1861, 3½ per cent., 5,250 00 October, 1861, 3 per cent., 4,500 00	April, 1861, 3½ per cent., 8,750 00 October, 1861, 3½ per cent., 8,750 00	April, 1861, 3½ per cent., 4,375 00 October, 1861, 3½ per cent., 4,375 00
Amount of Reserved Profits at the time of declaring the last dividend,	10,269 20	27,800 00	10,365 88	19,948 93	4,726 37
Amount of Debts due to the bank, secured by pledge of its stock,	8,750 00	3,000 00	10,975 00	1,585 00	250 00
Amount of Debts due and not paid, and considered doubtful,	1,020 00	8,046 82	1,116 00	8,297 92	401 64
Amount of Liabilities of Directors,	29,597 50	73,235 63	25,103 00	58,344 65	17,581 45

	DANVERS.		SOUTH DANVERS.		GLOUCESTER.	
	Village.		Danvers.	Warren.	Bank of Cape Ann.	Gloucester.
DUE FROM THE BANK.						
Capital Stock,	\$200,000 00		\$150,000 00	\$250,000 00	\$150,000 00	\$300,000 00
Bills in circulation of denomination of five dollars and upwards,	37,755 00		43,750 00	48,735 00	64,885 00	89,635 00
Bills in circulation of denomination less than five dollars,	9,409 00		13,519 00	15,888 50†	14,756 00	23,658 00
Net profits on-hand,	24,624 79		30,678 63	20,496 96	7,010 06	25,263 27
Balances due to other banks,	2,479 83		250 39	735 90	- -	1,541 20
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	15,260 52		40,489 35	32,679 42	45,361 13	106,540 98
Cash deposited bearing interest,	- -		20,000 00	- -	- -	- -
Total amount due from the bank,	289,529 14		298,687 37	368,535 78	282,012 19	546,638 45
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its banking-house,	10,655 03		9,854 58	13,669 19	6,024 31	15,702 90
Real Estate,	17,782 69		2,970 00	6,000 00	6,000 00	8,500 00

Bills of banks in this, and of the other New England States,	6,285 80	19,649 50	4,268 52	5,491 52	19,927 12
Balances due from other banks,	7,000 00	- -	5,000 00	632 07	635 33
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	20,938 39	14,524 48	13,596 15	8,768 30	27,087 56
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	226,867 23	251,688 81	326,001 92	255,095 99	474,785 54
Total amount of the Resources of the bank, .	289,529 14	298,687 37	368,535 78	282,012 19	546,638 45
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 3 per cent., 6,000 00 - -	April, 1861, 4 per cent., 6,000 00 October, 1861, 3 per cent., 4,500 00	April, 1861, 4 per cent., 10,000 00 October, 1861, 3 per cent., 7,500 00	April, 1861, 3 per cent., 4,500 00 October, 1861, 3 per cent., 4,500 00	April, 1861, 3½ per cent., 10,500 00 October, 1861, 3½ per cent., 10,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	20,683 09	29,686 42	19,980 69	5,756 64	25,008 46
Amount of Debts due to the bank, secured by pledge of its stock,	600 00	4,500 00	- -	9,900 00	3,810 25
Amount of Debts due and not paid, and considered doubtful,	47,140 60	21,120 32*	719 94	- -	723 15
Amount of Liabilities of Directors,	43,375 91	24,725 98	39,919 62	48,472 00	103,928 73

* " Estimated loss, \$1,500."

† " \$41.50 fractional bills outstanding."

	HAVERHILL.				LAWRENCE.
	Essex.	Haverhill.	Merrimack.	Union.	Bay State.
DUE FROM THE BANK.					
Capital Stock,	\$100,000 00	\$200,000 00	\$180,000 00	\$200,000 00	\$375,000 00
Bills in circulation of denomination of five dollars and upwards,	41,715 00	56,450 00	24,535 00	46,630 00	125,765 00
Bills in circulation of denomination less than five dollars,	10,490 00	14,721 00	13,493 00	16,830 00	52,624 00
Net profits on hand,	4,982 77	31,165 17	31,989 35	29,153 43	41,849 01
Balances due to other banks,	984 07	1,593 55	2,656 14	674 75	917 94
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	6,538 38	20,551 33	9,824 23	17,102 67	62,908 06
Cash deposited bearing interest,	- -	- -	- -	- -	- -
Total amount due from the bank,	164,710 22	324,481 05	262,497 72	310,390 85	659,064 01
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	4,205 82	9,115 97	5,205 20	9,285 39	13,810 53
Real Estate,	8,000 00	8,250 00	2,000 00	3,000 00	20,000 00

Bills of banks in this and of the other New England States,	187 00	959 93	382 38	3,937 27	1,803 03
Balances due from other banks,	3,000 00	5,000 00	1,995 43	4,513 83	- -
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	5,227 63	23,571 93	15,100 69	10,403 11	20,859 39
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	144,089 77	277,583 22	237,814 02	279,251 25	602,591 06
Total amount of the Resources of the bank, .	164,710 22	324,481 05	262,497 72	310,390 85	659,064 01
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 4 per cent., 4,000 00 October, 1861, 3 per cent., 3,000 00 6,000 00	April, 1861, 4 per cent., 8,000 00 October, 1861, 3 per cent., 6,000 00 31,000 00	April, 1861, 4 per cent., 7,200 00 October, 1861, 3 per cent., 5,400 00 31,600 00	April, 1861, 4½ per cent., 9,000 00 October, 1861, 3 per cent., 6,000 00 28,766 67	April, 1861, 4 per cent., 15,000 00 October, 1861, 4 per cent., 15,000 00 39,959 80
Amount of Reserved Profits at the time of declaring the last dividend,	- -	- -	250 00	2,000 00	- -
Amount of Debts due to the bank, secured by pledge of its stock,	- -	- -	250 00	2,000 00	- -
Amount of Debts due and not paid, and considered doubtful,	10,930 00	18,471 00	24,000 00	7,500 00	6,000 00
Amount of Liabilities of Directors,	16,500 00	26,647 25	36,000 00	45,074 00	59,526 50

	LAWRENCE—Con.		LYNN.		MARBLEHEAD.
	Pemberton.	City.	Lalighton.	Lynn Mechanics'.	Grand.
DUE FROM THE BANK.					
Capital Stock,	\$100,000 00	\$150,000 00	\$200,000 00	\$250,000 00	\$100,000 00
Bills in circulation of denomination of five dollars and upwards,	57,000 00	47,030 00	28,450 00	69,090 00	48,485 00
Bills in circulation of denomination less than five dollars,	17,068 00	36,591 00	13,887 00	24,726 00	13,422 00
Net profits on hand,	13,514 67	8,768 79	22,241 11	32,352 86	9,654 37
Balances due to other banks,	— —	8,658 75	7,912 05	4,042 37	58 78
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	45,922 55	40,802 25	23,567 93	90,394 12	21,832 09
Cash deposited bearing interest,	— —	1,211 36	— —	— —	— —
Total amount due from the bank,	233,505 22	293,062 15	296,058 09	470,605 35	193,452 24
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	3,536 94	8,340 87	13,877 44	14,764 07	7,905 22
Real Estate,	10,915 69	— —	7,167 17	12,000 00	8,222 49

Bills of banks in this and of the other New England States,	3,228 59	8,355 59	6,220 00	5,094 00	1,501 00
Balances due from other banks,	- -	- -	431 27	406 75	3,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	17,620 46	21,121 44	3,915 22	70,421 89	18,917 96
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	198,203 54	255,244 25	264,446 99	367,918 64	153,905 57
Total amount of the Resources of the bank, .	233,505 22	293,062 15	296,058 09	470,605 35	193,452 24
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 4 per cent., 4,000 00 October, 1861, 4 per cent., 4,000 00 11,635 41	April, 1861, 4 per cent., 6,000 00 October, 1861, 4 per cent., 6,000 00 8,459 53	April, 1861, 3½ per cent., 7,000 00 October, 1861, 3 per cent., 6,000 00 21,463 85	April, 1861, 4 per cent., 10,000 00 October, 1861, 4 per cent., 10,000 00 32,942 16	April, 1861, 3½ per cent., 3,500 00 October, 1861, 3 per cent., 3,000 00 9,496 32
Amount of Reserved Profits at the time of declaring the last dividend,	7,002 50	800 00	3,625 00	1,818 00	900 00
Amount of Debts due to the bank, secured by pledge of its stock,	- -	- -	4,511 00	4,258 25	5,752 73
Amount of Debts due and not paid, and considered doubtful,	32,199 78	37,017 00	84,358 56	32,743 65	26,178 96
Amount of Liabilities of Directors,					

	NEWBURYPORT.			
	MARBLEHEAD—Con.	METHUEN.	Mechanics'.	Merchants'.
	Marblehead.	Spicket Falls.		Ocean.
DUE FROM THE BANK.				
Capital Stock,	\$120,000 00	\$100,000 00	\$200,000 00	\$150,000 00
Bills in circulation of denomination of five dollars and upwards,	35,935 00	33,715 00	50,000 00	95,110 00
Bills in circulation of denomination less than five dollars,	15,225 00	13,314 00	17,130 00	23,821 00
Net profits on hand,	4,606 45	7,867 46	10,050 41	23,386 35
Balances due to other banks,	217 40	3,150 00	797 79	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	18,995 07	15,573 62	92,269 18	92,758 01
Cash deposited bearing interest,	- -	- -	- -	7,031 00
Total amount due from the bank,	194,978 92	173,620 08	370,247 38	392,106 36
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	11,723 13	4,925 37	16,611 68	17,951 43
Real Estate,	6,700 00	- -	4,500 00	2,500 00

Bills of banks in this and of the other New England States,	2,688 27	298 00	1,328 00	2,153 00	215 00
Balances due from other banks,	3,000 00	3,000 00	- -	- -	41,896 67
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	6,662 20	7,058 87	18,569 57	14,179 54	40,654 21
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	164,205 32	158,337 84	329,238 13	282,175 40	288,889 05
Total amount of the Resources of the bank, .	194,978 92	173,620 08	370,247 38	322,301 53	392,106 36
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 3½ per cent., 4,200 00 October, 1861, 3 per cent., 3,600 00	April, 1861, 4 per cent., 4,000 00 October, 1861, 4 per cent., 4,000 00	April, 1861, 4 per cent., 8,000 00 October, 1861, 3 per cent., 6,000 00	April, 1861, 3 per cent., 6,300 00 October, 1861, 3 per cent., 6,300 00	April, 1861, 5 per cent., 7,500 00 October, 1861, 5 per cent., 7,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	5,611 73	7,906 45	10,050 41	2,881 01	22,289 75
Amount of Debts due to the bank, secured by pledge of its stock,	3,825 90	- -	705 00	600 00	- -
Amount of Debts due and not paid, and considered doubtful,	2,679 79	4,659 39	11,584 18*	10,509 91	- -
Amount of Liabilities of Directors,	17,533 42	32,398 43	12,333 34	9,850 00	10,374 00

* "Estimated loss, \$4,050."

	SALEM.				ROCKPORT.	
	Asiatic.	Commercial.	Exchange.	Mercantile.	Rockport.	
DUE FROM THE BANK.						
Capital Stock,	\$315,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$150,000 00	
Bills in circulation of denomination of five dollars and upwards,	51,040 00	36,475 00	42,830 00	23,935 00	41,280 00	
Bills in circulation of denomination less than five dollars,	16,344 00	31,584 00	18,489 00	16,477 00	8,272 00	
Net profits on hand,	6,398 04	17,891 58	15,606 04	8,516 99	2,249 49	
Balances due to other banks,	22,493 86	10,712 03	546 54	3,483 53	-	
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	97,486 44	75,457 72	45,226 68	46,716 78	22,325 65	
Cash deposited bearing interest,	-	-	-	-	-	
Total amount due from the bank,	508,762 34	372,120 33	322,698 26	299,129 30	224,127 14	
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its banking-house,	15,961 15	10,146 63	7,965 38	8,314 31	6,774 07	
Real Estate,	29,998 05	4,500 00	3,000 00	5,000 00	-	

Bills of banks in this and of the other New England States,	- -	13,077 00	9,072 56	1,148 00	4,668 00
Balances due from other banks,	1,497 69	- -	- -	3,956 75	- -
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	580 10	31,945 44	21,569 03	9,077 34	11,255 67
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	215,275 28	417,780 70	326,832 11	297,550 79	269,891 32
Total amount of the Resources of the bank,	224,127 14	508,762 34	372,120 33	322,698 26	299,129 30
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 3 per cent., 4,500 00 October, 1861, 3 per cent., 4,500 00	April, 1861, 3½ per cent., 11,020 00 October, 1861, 2 per cent., 6,300 00	April, 1861, 3½ per cent., 7,020 00 October, 1861, 3 per cent., 6,000 00	April, 1861, 3½ per cent., 6,750 00 October, 1861, 3 per cent., 6,000 00	April, 1861, 3 per cent., 6,000 00 - -
Amount of Reserved Profits at the time of declaring the last dividend,	2,616 19	11,355 44	18,063 40	14,546 93	3,726 91
Amount of Debts due to the bank, secured by pledge of its stock,	8,135 00	1,350 00	1,460 00	- -	2,855 00
Amount of Debts due and not paid, and considered doubtful,	- -	15,867 04	13,400 00	1,194 78	16,992 65
Amount of Liabilities of Directors,	42,000 00	36,594 00	65,377 00	14,537 04	30,113 00

	SALEM.			SILISBURY.		BRIGHTON.
	Merchants'.	Naumkeag.	Salem.	Powow River.	Bank of Brighton.	
DUE FROM THE BANK.						
Capital Stock,	\$200,000 00	\$500,000 00	\$187,500 00	\$100,000 00	\$250,000 00	
Bills in circulation of denomination of five dollars and upwards,	96,172 00*	94,110 00	43,805 00	74,555 00	124,475 00	
Bills in circulation of denomination less than five dollars,	14,421 00	34,230 00	17,987 00	17,542 00	16,301 00	
Net profits on hand,	10,142 84	30,069 45	11,589 91	13,470 66	16,083 84	
Balances due to other banks,	3 56	2 03	4,222 40	- -	1,562 66	
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	67,633 45	187,261 08	52,805 87	26,875 99	42,976 81	
Cash deposited bearing interest,	19,292 62	6,172 00	- -	7,500 00	- -	
Total amount due from the bank,	407,665 47	851,844 56	317,910 18	239,943 65	451,399 31	
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its banking-house,	12,551 06	19,604 28	8,610 55	5,499 08	21,404 58	
Real Estate,	- -	2,000 00	- -	4,900 00	5,000 00	

Bills of banks in this, and of the other New England States,	2,405 55	4,153 88	3,672 24	1,518 00	4,261 49
Balances due from other banks,	— —	1,615 49	934 43	— —	207 33
Balances in other bank or banks to be applied to redemption of bills and payable on demand,	60,751 77	30,370 21	20,364 53	30,804 85	9,975 86
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	331,957 09	794,100 70	284,328 43	197,221 72	410,550 05
Total amount of the Resources of the bank, .	407,665 47	851,844 56	317,910 18	239,943 65	451,399 31
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 3 per cent., 6,000 00 October, 1861, 3 per cent., 6,000 00	April, 1861, 3 per cent., 15,000 00 October, 1861, 3 per cent., 15,000 00	April, 1861, 3 per cent., 5,625 00 October, 1861, 3 per cent., 5,625 00	April, 1861, 4½ per cent., 4,500 00 October, 1861, 4 per cent., 4,000 00	April, 1861, 3 per cent., 7,500 00 October, 1861, 3 per cent., 7,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	8,998 63	31,420 12	10,108 39	12,573 58	15,150 00
Amount of Debts due to the bank, secured by pledge of its stock,	350 00	7,623 94	3,450 00	— —	9,010 00
Amount of debts due and not paid, and considered doubtful,	11,005 10	1,259 54	3,500 00	459 76	8,305 00
Amount of Liabilities of Directors,	131,042 99	172,254 35	55,279 78	1,402 25	63,000 00

* Bills issued of the denomination of 6, 7, 8 and 9 dollars.

	CAMBRIDGE.			
	BRIGHTON—Con.	Cambridge.	Cambridge City.	Cambridge Market.
	Brighton Market.			Charles River.
DUE FROM THE BANK.				
Capital Stock,	\$250,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Bills in circulation of denomination of five dollars and upwards,	149,920 00	20,670 00	26,895 00	39,505 00
Bills in circulation of denomination less than five dollars,	16,511 00	18,335 00	9,980 00	12,833 00
Net profits on hand,	9,653 44	14,762 91	9,330 36	7,737 77
Balances due to other banks,	200 00	- -	1,423 66	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	63,922 55	32,390 99	35,439 38	64,375 61
Cash deposited bearing interest,	- -	- -	- -	- -
Total amount due from the bank,	490,206 99	186,158 90	183,068 40	224,451 38
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	17,178 45	6,794 91	7,926 19	9,375 81
Real Estate,	8,240 28	6,000 00	- -	6,761 00

Bills of banks in this and of the other New England States,	1,885 00	3,631 42	528 00	2,050 26	1,814 00
Balances due from other banks,	5,000 00	— —	567 97	— —	— —
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	38,682 69	6,194 55	7,843 94	3,618 85	10,048 92
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	419,220 57	163,538 02	166,202 30	232,574 64	196,451 65
Total amount of the Resources of the bank, .	490,206 99	186,158 90	183,068 40	249,335 90	224,451 38
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 4 per cent., 10,000 00 October, 1861, 3 per cent., 7,500 00 9,446 23	April, 1861, 4 per cent., 4,000 00 October, 1861, 4 per cent., 4,000 00 14,661 51	April, 1861, 3½ per cent., 3,500 00 October, 1861, 3 per cent., 3,000 00 7,673 62	April, 1861, 3 per cent., 4,500 00 October, 1861, 3 per cent., 4,500 00 6,879 75	April, 1861, 4 per cent., 4,000 00 October, 1861, 3 per cent., 3,000 00 7,654 45
Amount of Reserved Profits at the time of declaring the last dividend,	11,850 00	5,600 00	2,500 00	8,975 00	5,100 00
Amount of Debts due to the bank, secured by pledge of its stock,	4,517 67	— —	4,326 25	3,000 00	1,520 00*
Amount of Debts due and not paid, and considered doubtful,	46,436 00	10,300 00	10,966 59	40,580 00	23,632 00
Amount of Liabilities of Directors,					

* Estimated loss, \$500.

	CAMBRIDGE—Con.		CHARLESTOWN.		CONCORD.	FRAMINGHAM.
	Lechmere.	Bunker Hill.	Monument.	Concord.	Framingham.	
DUE FROM THE BANK.						
Capital Stock,	\$150,000 00	\$300,000 00	\$150,000 00	\$100,000 00	\$200,000 00	
Bills in circulation of denomination of five dollars and upwards,	40,000 00	112,780 00	55,980 00	69,225 00	64,715 00	
Bills in circulation of denomination less than five dollars,	16,343 00	32,785 00	27,486 00	6,592 00	16,103 00	
Net profits on hand,	5,187 57	48,569 40	8,737 55	10,319 58	25,973 67	
Balances due to other banks,	— —	— —	1,562 58	— —	— —	
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	133,153 39	296,524 64	110,393 41	26,400 71	11,344 07	
Cash deposited bearing interest,	— —	— —	— —	— —	— —	
Total amount due from the bank,	344,683 96	790,659 04	354,159 54	212,537 29	318,135 74	
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its banking-house,	27,548 35	65,605 23	13,955 06	15,413 83	6,137 09	
Real Estate,	— —	21,200 00	7,500 00	2,400 00	3,000 00	

Bills of banks in this and of the other New England States,	3,665 47	3,677 00	3,587 00	520 00	2,078 00
Balances due from other banks,	10,233 04	- -	5,576 04	- -	3,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	49,380 90	133,014 59	63,241 71	29,693 44	16,996 54
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	253,856 20	567,162 22	260,299 73	164,510 02	286,924 11
Total amount of the Resources of the bank, .	344,683 96	790,659 04	354,159 54	212,537 29	318,135 74
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 4 per cent., 6,000 00	April, 1861, 4 per cent., 12,000 00	April, 1861, 3½ per cent., 5,250 00	April, 1861, 3½ per cent., 3,500 00	April, 1861, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	October, 1861, 2 per cent., 3,000 00	October, 1861, 4 per cent., 12,000 00	October, 1861, 3 per cent., 4,500 00	October, 1861, 3½ per cent., 3,500 00	October, 1861, 4 per cent., 8,000 00
Amount of Debts due to the bank, secured by pledge of its stock,	5,209 35	44,032 53	7,451 48	8,816 32	25,448 18
Amount of Debts due and not paid, and considered doubtful,	4,250 00	4,300 00	2,100 00*	3,315 00	1,875 00
Amount of Liabilities of Directors,	4,000 00	7,211 00	12,387 81†	4,000 00	1,000 00
Amount of Liabilities of Directors,	34,802 00	22,300 00	33,033 71	16,163 00	39,000 00

† "Estimated loss, \$4,900."

* "On 38 shares."

	HOLLISTON.			HOPKINTON.			LOWELL.		
	Holliston.			Hopkinton.			Appleton.	Lowell.	Merchants'.
DUE FROM THE BANK.									
Capital Stock,	\$100,000 00			\$150,000 00			\$200,000 00	\$200,000 00	\$150,000 00
Bills in circulation of denomination of five dollars and upwards,	34,550 00			38,330 00			123,245 00	101,970 00	39,175 00
Bills in circulation of denomination less than five dollars,	7,494 00			8,730 00			30,506 00	20,471 00	24,525 00
Net profits on hand,	6,947 44			13,466 73			25,743 52	30,847 83	6,522 24
Balances due to other banks,	- -			- -			- -	1,382 75	424 23
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	4,911 15			7,556 52			91,303 83	22,375 34	86,525 55
Cash deposited bearing interest,	- -			- -			20,000 00	- -	- -
Total amount due from the bank,	153,902 59			218,083 25			490,798 35	377,046 92	307,172 02
RESOURCES OF THE BANK.									
Gold, Silver, and other coined metals in its banking-house,	6,073 89			5,341 70			10,346 75	3,439 77	6,058 00
Real Estate,	- -			- -			24,000 00	- -	12,000 00

Bills of banks in this and of the other New England States,	3,874 40	208 00	7,337 79	8,031 25	6,817 23
Balances due from other banks,	- -	- -	5,794 00	10,506 24	- -
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	12,989 12	11,353 87	50,362 26	25,261 54	29,000 40
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	130,965 18	201,179 68	392,957 55	329,808 12	253,296 39
Total amount of the Resources of the bank, .	153,902 59	218,083 25	490,798 35	377,046 92	307,172 02
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 3½ per cent., 3,500 00 October, 1861, 3 per cent., 3,000 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 4 per cent., 6,000 00	April, 1861, 5 per cent., 10,000 00 October, 1861, 5 per cent., 10,000 00	April, 1861, 4 per cent., 8,000 00 October, 1861, 4 per cent., 8,000 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 3½ per cent., 5,250 00
Amount of Reserved Profits at the time of declaring the last dividend,	6,400 00	12,552 73	20,492 96	29,886 90	5,250 00
Amount of Debts due to the bank, secured by pledge of its stock,	9,025 00	625 00	2,925 00	5,111 40	4,300 00*
Amount of Debts due and not paid, and considered doubtful,	4,975 87	2,069 25	192 20	2,841 91	600 00
Amount of Liabilities of Directors,	42,266 11	43,222 36	50,405 00	4,280 00	54,668 37

* "On 57 shares."

	LOWELL—Con.			MALDEN.	NEWTON.
	Prescott.	Railroad.	Wamesit.		
DUE FROM THE BANK.					
Capital Stock,	\$200,000 00	\$600,000 00	\$150,000 00	\$100,000 00	\$150,000 00
Bills in circulation of denomination of five dollars and upwards,	76,050 00	206,705 00	72,700 00	44,745 00	50,035 00
Bills in circulation of denomination less than five dollars,	28,597 00	49,743 00	20,034 00	16,389 00	15,801 00
Net profits on hand,	30,036 52	116,703 21	8,186 82	12,127 10	20,352 14
Balances due to other banks,	— —	400 88	— —	— —	— —
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	55,020 32	108,797 89	35,097 36	15,198 72	44,180 87
Cash deposited bearing interest,	— —	— —	50,000 00	1,130 06	— —
Total amount due from the bank,	389,703 84	1,082,349 98	336,018 18	189,589 88	280,369 01
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	11,049 75	23,564 54	5,077 90	5,315 52	14,862 90
Real Estate,	— —	— —	13,447 76	5,602 64	5,270 22

Bills of banks in this and of the other New England States,	6,685 87	5,895 00	3,447 83	355 00	782 51
Balances due from other banks,	3,000 00	- -	5,000 00	5,000 00	7,500 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	20,122 02	129,434 52	4,385 41	20,137 01	14,923 54
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded debts of every description, excepting the balances due from other banks, .	348,846 20	923,455 92	304,659 28	153,179 71	237,029 84
Total amount of the Resources of the bank, .	389,703 84	1,082,349 98	336,018 18	189,589 88	280,369 01
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 4 per cent., 8,000 00 October, 1861, 4 per cent., 8,000 00 25,000 00	April, 1861, 4 per cent., 24,000 00 October, 1861, 4 per cent., 24,000 00 105,100 00	April, 1861, 3 per cent., 4,500 00 October, 1861, 3 per cent., 4,500 00 3,293 66	April, 1861, 3½ per cent., 3,500 00 October, 1861, 3 per cent., 3,000 00 11,891 72	April, 1861, 4½ per cent., 6,750 00 October, 1861, 3 per cent., 4,500 00 20,016 13
Amount of Reserved Profits, at the time of declaring the last dividend,					
Amount of Debts due to the Bank, secured by pledge of its stock,	1,240 00	9,964 00	1,800 00	- -	3,650 00
Amount of Debts due and not paid, and considered doubtful,	- -	- -	- -	3,598 15	15,000 00
Amount of Liabilities of Directors,	14,781 23	102,347 96	17,142 11	27,184 42	11,884 00

	SOUTH READING.	TOWNSEND.	WALTHAM.	WOBURN.	ATHOL.
	South Reading.	Townsend.	Waltham.	Woburn.	Miller's River.
DUE FROM THE BANK.					
Capital Stock,	\$100,000 00	\$100,000 00	\$200,000 00	\$150,000 00	\$150,000 00
Bills in circulation of denomination of five dollars and upwards,	33,985 00	50,270 00	89,195 00	33,135 00	65,045 00
Bills in circulation of denomination less than five dollars,	12,159 00	22,831 00	8,205 00	22,726 00	22,391 00
Net profits on hand,	8,143 33	9,298 09	4,217 00	25,166 24	13,819 96
Balances due to other banks,	- -	- -	711 53	- -	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	17,201 77	8,705 14	16,784 08	25,367 90	26,833 00
Cash deposited, bearing interest,	- -	- -	- -	- -	- -
Total amount due from the bank,	171,489 10	191,104 23	319,112 61	256,395 14	278,088 96
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	4,473 91	5,109 81	8,400 97	10,896 77	17,088 25
Real Estate,	- -	2,000 00	5,500 00	3,250 00	3,000 00

Bills of banks in this, and of the other New England States,	-	972 33	2,400 00	208 11	1,360 00
Balances due from other banks,	-	3,000 00	-	-	5,728 84
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	20,559 46	1,377 54	4,000 00	14,371 85	17,837 92
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	146,455 73	178,644 55	298,811 64	227,668 41	233,073 95
Total amount of the Resources of the bank,	171,489 10	191,104 23	319,112 61	256,395 14	278,088 96
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 3½ per cent., 3,500 00 October, 1861, 3½ per cent., 3,500 00 6,595 62	April, 1861, 3½ per cent., 3,500 00 October, 1861, 3½ per cent., 3,500 00 9,072 84	April, 1861, 3 per cent., 6,000 00 October, 1861, 3 per cent., 6,000 00 4,001 94	April, 1861, 4 per cent., 6,000 00 October, 1861, 4 per cent., 6,000 00 24,614 46	April, 1861, 4 per cent., 6,000 00 October, 1861, 3 per cent., 4,500 00 13,324 04
Amount of Reserved Profits at the time of declaring the last dividend,	1,000 00	840 00	1,800 00	4,000 00	3,148 00
Amount of Debts due to the bank, secured by pledge of its stock,	3,000 00	3,100 00*	14,170 00	1,874 56†	2,400 00
Amount of Debts due and not paid, and considered doubtful,	54,388 00	9,995 68	21,583 24	73,629 00	30,799 00
Amount of Liabilities of Directors,					

* Estimated loss, \$1,000.

† "We may receive from 25 to 50 per cent. on this amount."

	BLACKSTONE.		FITCHBURG.		GRAFTON.	LANCASTER.
	Worcester County.	Fitchburg.	Fitchburg.	Rollstone.	Grafton.	Lancaster.
DUE FROM THE BANK.						
Capital Stock,	\$100,000 00	\$250,000 00	\$250,000 00		\$100,000 00	\$200,000 00
Bills in circulation of the denomination of five dollars and upwards,	26,015 00	158,945 00	66,000 00		45,330 00	98,465 00
Bills in circulation of denomination less than five dollars,	14,224 00	28,057 00	26,719 00		19,221 00	22,028 00
Net profits on hand,	7,235 71	47,044 84	38,178 12		2,941 72	27,195 33
Balances due to other banks,	- -	- -	- -		- -	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	5,793 05	101,455 10	29,353 35		23,845 19	16,916 62
Cash deposited bearing interest,	- -	- -	- -		- -	- -
Total amount due from the bank,	153,267 76	585,501 94	410,250 47		191,337 91	364,604 95
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its banking-house,	4,670 05	52,316 73	26,060 46		3,539 71	12,872 37
Real Estate,	- -	3,000 00	3,985 05		1,500 00	1,000 00

Bills of banks in this and of the other New England States,	989 00	3,865 00	2,588 00	45 00	231 00
Balances due from other banks,	3,337 00	9,977 71	- -	- -	618 67
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	2,459 88	99,375 78	23,575 11	26,797 03	30,951 00
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	141,811 83	416,966 72	354,041 85	159,456 17	318,931 91
Total amount of the Resources of the bank, .	153,267 76	585,501 94	410,250 47	191,337 91	364,604 95
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 3 per cent., 3,000 00 October, 1861, 3 per cent., 3,000 00	April, 1861, 3½ per cent., 8,750 00 October, 1861, 3 per cent., 7,500 00	April, 1861, 3½ per cent., 8,750 00 October, 1861, 3 per cent., 7,500 00	April, 1861, 3 per cent., 3,000 00 October, 1861, 3 per cent., 3,000 00	April, 1861, 4 per cent., 8,000 00 October, 1861, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	7,223 93	45,000 00	37,154 29	2,007 69	25,706 02
Amount of Debts due to the bank, secured by pledge of its stock,	3,400 00	4,200 00	3,450 00	400 00	900 00
Amount of Debts due and not paid, and considered doubtful,	1,094 23	6,902 00	1,560 00	1,250 00	663 87
Amount of Liabilities of Directors,	27,094 09	70,195 88	69,112 32	55,271 00	39,078 78

	LEICESTER.	MILFORD.	MILLBURY.	NORTHBOROUGH.	OXFORD.
	Leicester.	Milford.	Millbury.	Northborough.	Oxford.
DUE FROM THE BANK.					
Capital Stock,	\$200,000 00	\$250,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Bills in circulation of denomination of five dollars and upwards,	137,660 00	85,315 00	32,970 00	48,920 00	70,155 00
Bills in circulation of denomination less than five dollars,	32,203 00	15,064 00	15,235 00	13,382 00	12,419 00
Net profits on hand,	21,617 84	34,055 39	5,134 95	18,006 98	7,152 78
Balances due to other banks,	2,464 36	- -	- -	- -	- -
Cash deposited, including all sums whatsoever, due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	30,897 06	31,338 44	18,161 68	32,032 34	7,644 61
Cash deposited bearing interest,	13,530 00	- -	- -	- -	- -
Total amount due from the bank,	438,372 26	415,772 83	171,501 63	212,341 32	197,371 39
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	7,125 35	11,393 83	3,883 04	5,292 81	5,649 08
Real Estate,	3,520 13	- -	- -	2,000 00	3,700 00

Bills of banks in this, and of the other New England States,	404 00	2,569 00	2,894 00	837 50	1,064 00
Balances due from other banks,	10,544 85	—	3,378 98	3,000 00	270 19
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	21,183 99	73,464 94	16,354 92	17,142 70	49,043 90
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	395,593 94	328,345 06	144,990 69	184,068 31	137,644 22
Total amount of the Resources of the bank, .	438,372 26	415,772 83	171,501 63	212,341 32	197,371 39
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 4 per cent., 8,000 00 October, 1861, 4 per cent., 8,000 00	April, 1861, 4 per cent., 10,000 00 October, 1861, 3½ per cent., 7,500 00	April, 1861, 4 per cent., 4,000 00 October, 1861, 3 per cent., 3,000 00	April, 1861, 3½ per cent., 3,500 00 October, 1861, 3½ per cent., 3,500 00	April, 1861, 3½ per cent., 3,500 00 October, 1861, 3½ per cent., 3,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	18,463 51	32,026 37	3,867 49	19,121 07	6,674 09
Amount of Debts due to the bank, secured by pledge of its stock,	—	15,000 00	300 00	—	205 60
Amount of Debts due and not paid, and considered doubtful,	2,600 00	8,372 66	1,300 00	4,364 91*	900 57
Amount of Liabilities of Directors,	10,397 04	58,393 10	37,330 49	73,109 89	24,509 49

* "Probable loss, \$1,271."

	SOUTHBRIDGE.		UXBRIDGE.		WORCESTER.		
	Southbridge.		Blackstone.		Central.	Citizens'.	City.
DUE FROM THE BANK.							
Capital Stock,	\$150,000 00		\$100,000 00		\$350,000 00	\$150,000 00	\$400,000 00
Bills in circulation of denomination of five dollars and upwards,	68,290 00		58,140 00		58,720 00	38,345 00	95,810 00
Bills in circulation of denomination less than five dollars,	14,806 00		13,489 25*		18,983 00	7,423 00	32,281 00
Net profits on hand,	15,550 72		19,976 41		30,243 48	30,021 65	12,936 89
Balances due to other banks,	- -		- -		18,847 15	1,628 83	5,185 28
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	14,113 91		58,749 07		125,682 25	60,478 54	104,407 73
Cash deposited bearing interest,	7,100 00		- -		- -	- -	12,496 78
Total amount due from the bank,	269,860 63		250,354 73		602,475 88	287,897 02	663,117 68
RESOURCES OF THE BANK.							
Gold, Silver, and other coined metals in its banking-house,	18,196 77		12,737 55		24,295 57	11,045 34	29,955 66
Real Estate,	2,600 00		- -		- -	10,000 00	- -

Bills of banks in this and of the other New England States,	1,164 00	756 00	2,530 00	604 00	1,022 00
Balances due from other banks,	1,011 54	5,000 00	14,637 49	2,000 00	5,139 07
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	12,749 56	42,848 12	43,743 92	18,240 70	59,582 54
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	234,138 76	189,013 06	517,268 90	246,006 98	567,418 41
Total amount of the Resources of the bank, .	269,860 63	250,354 73	602,475 88	287,897 02	663,117 68
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 4 per cent., 6,000 00 October, 1861, 3½ per cent., 5,250 00 14,736 72	April, 1861, 4 per cent., 4,000 00 October, 1861, 4 per cent., 4,000 00 19,966 45	April, 1861, 3½ per cent., 12,250 00 — — 16,000 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 3 per cent., 4,500 00 28,458 30	April, 1861, 3½ per cent., 14,000 00 October, 1861, 3 per cent., 12,000 00 12,230 51
Amount of Reserved Profits at the time of declaring the last dividend,	—	—	5,500 00	484 75	—
Amount of Debts due to the bank, secured by pledge of its stock,	15,798 10	3,387 76	38,562 15	—	909 92
Amount of Debts due and not paid, and considered doubtful,	20,644 89	42,077 37	90,819 80	12,666 37	64,496 40
Amount of Liabilities of Directors,					

* Bills issued of the denomination of \$1.25, \$1.50, and \$1.75.

	WORCESTER—Con.			NORTHAMPTON.	
	Mechanics'.	Quinsigamond.	Worcester.	Holyoke.	Northampton.
DUE FROM THE BANK.					
Capital Stock,	\$350,000 00	\$250,000 00	\$300,000 00	\$200,000 00	\$200,000 00
Bills in circulation of denomination of five dollars and upwards,	100,345 00	73,300 00	103,660 00	92,005 00	106,615 00
Bills in circulation of denomination less than five dollars,	25,446 00	14,971 00	37,662 00	17,218 00	22,991 00
Net profits on hand,	40,271 81	25,032 59	61,123 75	16,815 84	54,194 06
Balances due to other banks,	8,792 02	- -	10,624 02	3,123 29	1,614 63
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	118,474 17	89,340 96	187,437 87	38,318 07	70,882 50
Cash deposited bearing interest,	- -	4,500 00	50,751 31	- -	- -
Total amount due from the bank,	643,329 00	457,144 55	751,258 95	367,480 20	456,297 19
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	16,690 14	33,596 03	27,072 99	12,247 44	15,762 00
Real Estate,	- -	- -	25,000 00	- -	3,885 00

Bills of banks in this and of the other New England States,	9,992 00	1,193 00	4,185 00	172 00	549 00
Balances due from other banks,	22,757 44	12,009 76	6,940 21	1,717 11	1,067 98
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	33,457 33	51,815 32	126,924 63	38,077 84	74,707 09
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	560,432 09	358,530 44	561,136 12	315,265 81	360,326 12
Total amount of the Resources of the bank, .	643,329 00	457,144 55	751,258 95	367,480 20	456,297 19
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 4 per cent., 14,000 00 October, 1861, 4 per cent., 14,000 00 38,569 74	April, 1861, 3½ per cent., 8,750 00 October, 1861, 3 per cent., 7,500 00 23,620 17	April, 1861, 4½ per cent., 13,500 00 October, 1861, 4 per cent., 12,000 00 59,004 54	April, 1861, 4 per cent., 8,000 00 October, 1861, 4 per cent., 8,000 00 15,580 59	April, 1861, 4½ per cent., 9,000 00 October, 1861, 4 per cent., 8,000 00 51,985 71
Amount of Reserved Profits at the time of declaring the last dividend,					
Amount of Debts due to the bank, secured by pledge of its stock,	-- --	1,400 00	-- --	-- --	2,300 00
Amount of Debts due and not paid, and considered doubtful,	2,830 53	10,370 00	-- --	-- --	9,000 00
Amount of Liabilities of Directors,	41,634 58	59,256 22	43,205 00	19,980 02	21,914 97

	WARE. Hampshire Manufacturers ^a .	CONWAY. Conway.	GREENFIELD.		SHELBURNE. Shelburne Falls.
			Franklin County.	Greenfield.	
DUE FROM THE BANK.					
Capital Stock,	\$350,000 00	\$150,000 00	\$200,000 00	\$200,000 00	\$150,000 00
Bills in circulation of denomination of five dollars and upwards,	180,850 00	89,405 00	88,000 00	86,725 00	56,420 00
Bills in circulation of denomination less than five dollars,	44,699 00	24,310 00	22,037 00	29,494 00	17,864 00
Net profits on hand,	27,748 05	11,155 19	18,967 30	14,789 65	4,390 38
Balances due to other banks,	1,360 53	- -	308 26	3,547 31	1,369 11
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	17,478 11	12,928 53	32,440 21	33,077 30	20,056 36
Cash deposited bearing interest,	- -	- -	- -	- -	- -
Total amount due from the bank,	622,135 69	287,798 72	361,752 77	367,633 26	250,099 85
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	26,769 12	8,220 96	11,064 44	9,672 13	8,652 43
Real Estate,	3,785 30	- -	6,600 00	7,500 00	9,074 41

Bills of banks in this and of the other New England States,	304 00	- -	1,080 00	4,766 00	2,748 00
Balances due from other banks,	- -	- -	4,690 12	- -	- -
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	15,845 91	20,939 34	31,723 61	38,748 39	12,831 95
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	575,431 36	258,638 42	306,594 60	306,946 74	216,793 06
Total amount of the Resources of the bank, .	622,135 69	287,798 72	361,752 77	367,633 26	250,099 85
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 4 per cent., 14,000 00 October, 1861, 3 per cent., 10,500 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 3½ per cent., 5,250 00	April, 1861, 4 per cent., 8,000 00 October, 1861, 4 per cent., 8,000 00	April, 1861, 4 per cent., 8,000 00 October, 1861, 4 per cent., 8,000 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	27,974 66	9,413 76	17,184 50	13,410 08	3,970 29
Amount of Debts due to the bank, secured by pledge of its stock,	1,330 00	5,900 00	3,000 00	- -	8,000 00
Amount of Debts due and not paid, and considered doubtful,	- -	- -	892 00	- -	1,000 00
Amount of Liabilities of Directors,	16,640 20	39,193 89	5,003 82	8,000 00	69,234 27

	CHICOPEE.		HOLYOKE.		MONSON.		SPRINGFIELD.	
	Cabot.		Hadley Falls.		Monson.		Agawam.	Chicopee.
DUE FROM THE BANK.								
Capital Stock,	\$150,000 00		\$200,000 00		\$150,000 00		\$300,000 00	\$300,000 00
Bills in circulation of denomination of five dollars and upwards,	99,620 00		119,375 00		80,300 00		150,350 00	98,395 00
Bills in circulation of denomination less than five dollars,	28,402 00		20,788 00		19,050 00		42,816 00	60,440 00
Net profits on hand,	21,724 16		25,007 41		6,173 66		20,052 14	41,752 82
Balances due to other banks,	2,581 48		332 10		358 68		11,861 57	15,566 60
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	42,862 44		44,005 14		5,815 93		96,179 46	121,660 68
Cash deposited bearing interest,	- -		- -		- -		- -	- -
Total amount due from the bank,	345,190 08		409,507 65		261,698 27		621,259 17	637,815 10
RESOURCES OF THE BANK.								
Gold, Silver, and other coined metals in its banking-house,	5,352 42		8,979 32		4,952 51		14,155 44	27,155 28
Real Estate,	- -		2,000 00		6,626 62		8,087 15	7,500 00

Bills of banks in this, and of the other New England States,	226 00	250 00	408 80	559 00	6,456 33
Balances due from other banks,	2,605 19	- -	- -	11,760 45	3,000 00
Balances in other bank or banks to be applied to redemption of bills and payable on demand,	52,296 99	73,104 52	16,589 47	65,679 70	47,460 47
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	284,709 48	325,173 81	233,120 87	521,017 43	546,243 02
Total amount of the Resources of the bank, .	345,190 08	409,507 65	261,698 27	621,259 17	637,815 10
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, $3\frac{1}{2}$ per cent., 5,250 00 October, 1861, $3\frac{1}{2}$ per cent., 5,250 00	April, 1861, 4 per cent., 8,000 00 October, 1861, 4 per cent., 8,000 00	April, 1861, $3\frac{1}{2}$ per cent., 5,250 00 October, 1861, 3 per cent., 4,500 00	April, 1861, $3\frac{1}{2}$ per cent., 10,500 00 October, 1861, $3\frac{1}{2}$ per cent., 10,500 00	April, 1861, 4 per cent., 12,000 00 October, 1861, 4 per cent., 12,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	20,774 79	22,842 74	5,259 77	18,338 87	39,274 15
Amount of Debts due to the bank, secured by pledge of its stock,	200 00	700 00	3,600 00	1,500 00	5,800 00
Amount of debts due and not paid, and considered doubtful,	1,400 00	- -	1,607 37	4,976 65	5,500 00
Amount of Liabilities of Directors,	10,443 77	3,115 50	20,523 89	56,179 76	33,638 74

	SPRINGFIELD—Con.			WESTFIELD.	
	John Hancock.	Pynchon.	Springfield.	Hampden.	Westfield.
DUE FROM THE BANK.					
Capital Stock,	\$150,000 00	\$150,000 00	\$300,000 00	\$150,000 00	\$150,000 00
Bills in circulation of denomination of five dollars and upwards,	65,085 00	107,200 00	109,600 00	75,320 00	48,560 00
Bills in circulation of denomination less than five dollars,	33,922 00	35,737 00	26,023 00	14,355 00	15,223 00
Net profits on hand,	6,723 21	21,404 41	34,634 55	20,827 77	5,610 47
Balances due to other banks,	2,917 21	17,153 61	3,173 53	214 33	1,736 81
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	50,775 00	45,050 42	152,557 96	28,879 57	24,054 63
Cash deposited bearing interest,	- -	- -	- -	- -	4,000 00
Total amount due from the bank,	309,422 42	376,545 44	625,989 04	289,596 67	249,184 91
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	11,325 87	12,488 59	26,140 38	15,417 30	7,764 64
Real Estate,	8,536 50	17,000 00	7,200 00	8,140 74	8,992 54

Bills of banks in this and of the other New England States,	-	-	-	2,904 00	569 00
Balances due from other banks,	-	3,000 00	-	294 85	5,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	24,654 39	34,887 20	49,693 17	51,330 00	10,089 46
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	264,905 66	309,169 65	542,955 49	211,509 78	216,769 27
Total amount of the Resources of the bank, .	309,422 42	376,545 44	625,989 04	289,596 67	249,184 91
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 3½ per cent., 5,250 00 October, 1861, 3 per cent., 4,500 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 4 per cent., 6,000 00	April, 1861, 3½ per cent., 10,500 00 October, 1861, 3 per cent., 9,000 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 3½ per cent., 5,250 00	April, 1861, 3 per cent., 4,500 00 October, 1861, 3 per cent., 4,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	6,058 91	20,501 99	34,117 27	20,125 04	4,919 89
Amount of Debts due to the bank, secured by pledge of its stock,	2,800 00	900 00	2,355 00	5,100 00	4,425 00
Amount of Debts due and not paid, and considered doubtful,	4,944 60	2,000 00	4,500 00	-	10,944 46
Amount of Liabilities of Directors,	6,739 00	29,158 40	6,305 00	32,405 67	62,900 15

	ADAMS.		GT. BARRINGTON.		LEE.	PITTSFIELD.
	Adams.	Berkshire.		Mahaiwe.	Lee.	Agricultural.
DUE FROM THE BANK.						
Capital Stock,	\$350,000 00	\$100,000 00	\$200,000 00		\$300,000 00	\$200,000 00
Bills in circulation of denomination of five dollars and upwards,	96,590 00	70,595 00	90,625 00		95,420 00	77,415 00
Bills in circulation of denomination less than five dollars,	37,058 00	24,125 00	26,735 00		28,781 00	27,831 00
Net profits on hand,	14,255 37	4,055 23	30,004 51		8,670 76	49,254 61
Balances due to other banks,	1,138 13	6,268 13	7,808 74		3,523 98	5,873 42
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	23,105 83	8,532 09	46,084 02		22,021 68	81,518 76
Cash deposited bearing interest,	812 00	- -	- -		- -	- -
Total amount due from the bank,	522,959 33	213,575 45	401,257 27		458,417 42	441,892 79
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its banking-house,	10,727 20	3,338 87	8,024 73		4,173 34	7,816 33
Real Estate,	8,575 75	700 00	3,000 00		10,000 00	8, 0 00

Bills of banks in this and of the other New England States,	554 00	387 00	2,179 00	498 00	1,112 00
Balances due from other banks,	1,967 28	- -	5,521 59	- -	16,823 89
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	13,141 24	23,420 43	21,783 33	43,691 84	36,952 95
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	487,993 86	185,729 15	360,748 62	400,054 24	370,387 62
Total amount of the Resources of the bank, .	522,959 33	213,575 45	401,257 27	458,417 42	441,892 79
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 3½ per cent., 12,250 00	April, 1861, 6 per cent., 3,495 73*	April, 1861, 4 per cent., 8,000 00	- -	April, 1861, 3 per cent., 6,000 00
	October, 1861, 3 per cent., 10,500 00	October, 1861, 3 per cent., 3,000 00	October, 1861, 3½ per cent., 7,000 00	- -	- -
Amount of Reserved Profits at the time of declaring the last dividend,	12,642 39	3,340 96	29,051 16	7,008 39	45,200 14
Amount of Debts due to the bank, secured by pledge of its stock,	- -	2,000 00	- -	300 00	- -
Amount of Debts due and not paid, and considered doubtful,	13,428 00	- -	12,000 00	60,000 00	46,600 00
Amount of Liabilities of Directors,	240,681 51	65,881 45	6,417 21	16,797 33	25,671 37

* "An interest dividend on the stock from the time it was paid in, to April 1, 1861."

	PITTSFIELD—Con.	STOCKBRIDGE.	CANTON.	DEDHAM.	DORCHESTER.
	Pittsfield.	Housatonic.	Neponset.	Dedham.	Blue Hill.
DUE FROM THE BANK.					
Capital Stock,	\$500,000 00	\$200,000 00	\$100,000 00	\$300,000 00	\$150,000 00
Bills in circulation of denomination of five dollars and upwards,	169,865 00	55,450 00	55,565 00	98,373 00*	46,830 00
Bills in circulation of denomination less than five dollars,	36,008 00	14,891 00	17,242 00	24,952 00	10,263 00
Net profits on hand,	22,302 88	5,060 35	21,582 30	36,745 83	318 92
Balances due to other banks,	15,311 82	5,193 94	5,891 10	26 10	5,441 98
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	132,878 46	61,321 39	22,605 16	57,103 97	46,858 82
Cash deposited, bearing interest,	— —	— —	— —	6,627 62	— —
Total amount due from the bank,	876,366 16	341,916 68	222,885 56	523,828 52	259,712 72
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	27,843 35	11,820 06	5,586 60	25,930 86	16,629 17
Real Estate,	13,767 14	6,500 00	— —	— —	— —

Bills of banks in this and of the other New England States,	958 00†	2,577 00	6,707 78	2,070 00	3,612 00
Balances due from other banks,	3,000 00	3,000 00	— —	3,446 61	2,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	118,108 57	22,305 75	645 02	15,004 63	— —
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	712,689 10	295,713 87	209,946 16‡	477,376 42	237,471 55
Total amount of the Resources of the bank, . .	876,366 16	341,916 68	222,885 56	523,828 52	259,712 72
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 3 per cent., 15,000 00 October, 1861, 3 per cent., 15,000 00 17,886 23	— — October, 1861, 3 per cent., 6,000 00 4,282 31	April, 1861, 4 per cent., 4,000 00 October, 1861, 4 per cent., 4,000 00 20,738 66	Nov. 1860, 4 per cent., 12,000 00 May, 1861, 4 per cent., 12,000 00 39,496 84	April, 1861, 4 per cent., 6,000 00 October, 1861, 3 per cent., 4,500 00 355 38
Amount of Reserved Profits at the time of declaring the last dividend,	5,800 00	1,100 00	200 00	1,786 00	1,800 00
Amount of Debts due to the bank, secured by pledge of its stock,	— —	15,000 00	350 00	8,810 35	7,042 57
Amount of Debts due and not paid, and considered doubtful,	240,575 94	3,606 93	38,544 45	48,163 00	23,330 17
Amount of Liabilities of Directors,					

* In 1816 issued bills of the denomination of \$6.

† "And New York."

‡ "\$10,000 United States Loan."

	DORCHESTER—Con.	QUINCY.		RANDOLPH.	ROXBURY.
	Mattapan.	Mt. Wollaston.	Quincy Stone.	Randolph.	People's.
DUE FROM THE BANK.					
Capital Stock,	\$100,000 00	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Bills in circulation of the denomination of five dollars and upwards,	41,620 00	25,500 00	50,560 00	49,165 00	47,035 00
Bills in circulation of denomination less than five dollars,	17,414 00	10,064 00	12,639 00	17,289 00	14,195 00
Net profits on hand,	10,505 50	9,120 25	17,513 12	47,690 28	13,740 58
Balances due to other banks,	- -	500 00	- -	- -	4,118 00
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	47,217 94	56,886 30	38,434 23	73,998 26	91,509 53
Cash deposited bearing interest,	- -	- -	- -	- -	- -
Total amount due from the bank,	216,757 44	252,070 55	269,146 35	338,142 54	320,598 11
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	8,744 76	5,345 66	5,927 02	17,158 43	20,671 25
Real Estate,	6,000 00	- -	5,892 53	- -	- -

Bills of banks in this and of the other New England States,	-	-	546 00	1,074 12	414 00	4,110 00
Balances due from other banks,	10 00		7,500 00	-	-	-
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	12,057 59		3,520 22	15,411 79	16,936 49	-
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded debts of every description, excepting the balances due from other banks, .	189,945 09		235,158 67	240,840 89	303,633 62	295,816 86
Total amount of the Resources of the bank, .	216,757 44		252,070 55	269,146 35	338,142 54	320,598 11
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 4 per cent., 4,000 00 October, 1861, 4 per cent., 4,000 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 3 per cent., 4,500 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 3 per cent., 4,500 00	April, 1861, 5 per cent., 7,500 00 October, 1861, 5 per cent., 7,500 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 4 per cent., 6,000 00	13,740 58
Amount of Reserved Profits at the time of declaring the last dividend,	9,444 38	8,088 90	16,000 00	45,257 81	-	-
Amount of Debts due to the Bank, secured by pledge of its stock,	800 00*	1,000 00	1,875 00	-	-	-
Amount of Debts due and not paid, and considered doubtful,	616 21	12,043 41	10,192 00	7,330 40	1,762 00	
Amount of Liabilities of Directors,	5,840 26	26,900 00	30,000 00	-	-	783 49

* "On 10 shares."

	ROXBURY—Con.	WEYMOUTH.	WRENTHAM.	ATTLEBOROUGH.	FAIRHAVEN.
	Rockland.	Union Bank of Weymouth and Braintree.	Wrentham.	Attleborough.	Fairhaven.
DUE FROM THE BANK.					
Capital Stock,	\$150,000 00	\$150,000 00	\$150,000 00	\$100,000 00	\$300,000 00
Bills in circulation of denomination of five dollars and upwards,	67,830 00	46,475 00	34,525 00	16,610 00	27,015 00
Bills in circulation of denomination less than five dollars,	25,853 00	17,160 00	14,119 00	8,567 00	10,492 00
Net profits on hand,	15,536 77	28,750 41	5,753 63	18,284 59	11,794 61
Balances due to other banks,	— —	— —	— —	2,740 76	923 30
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	186,304 49	30,614 79	6,427 23	10,311 79	66,487 05
Cash deposited bearing interest,	— —	— —	— —	— —	— —
Total amount due from the bank,	445,524 26	273,000 20	210,824 86	156,514 14	416,711 96
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	15,279 00	14,388 69	9,939 50	3,231 58	11,441 13
Real Estate,	— —	6,000 00	1,000 00	7,500 00	3,000 00

Bills of banks in this and of the other New England States,	14,146 77	3,189 00	- 132 00	- 2,508 26	- 662 00
Balances due from other banks,	- - -	- - -	- - -	- - -	3,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	52,306 37	5,877 39	9,656 24	5,316 75	26,029 71
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	363,792 12	243,545 12	190,097 12	137,957 55	372,579 12
Total amount of the Resources of the bank, .	445,524 26	273,000 20	210,824 86	156,514 14	416,711 96
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 4 per cent., 6,000 00 October, 1861, 4 per cent., 6,000 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 3 per cent., 4,500 00	- - - - - - - - - - - -	April, 1861, 3 per cent., 3,000 00 October, 1861, 3 per cent., 3,000 00	- - - - - - - - - - - -
Amount of Reserved Profits at the time of declaring the last dividend,	14,374 80	25,095 93	- - -	17,796 49	1,651 83
Amount of Debts due to the bank, secured by pledge of its stock,	3,200 00*	- - -	- - -	- - -	3,600 00
Amount of Debts due and not paid, and considered doubtful,	925 00	13,276 02	16,416 44	12,000 00	45,401 36
Amount of Liabilities of Directors,	18,161 00	25,301 32	21,524 70	42,797 60	65,195 81

* "On 40 shares."

	FALL RIVER.				NEW BEDFORD.
	Fall River.	Massasoit.	Metacomet.	Wamsutta.	
DUE FROM THE BANK.					
Capital Stock,	\$350,000 00	\$200,000 00	\$600,000 00	\$100,000 00	\$600,000 00
Bills in circulation of denomination of five dollars and upwards,	95,550 00	48,920 00	89,780 00	19,140 00	122,305 00
Bills in circulation of denomination less than five dollars,	16,547 00	7,257 00	19,361 00	13,588 00	19,433 00
Net profits on hand,	52,776 97	20,687 76	26,479 37	6,431 46	26,524 89
Balances due to other banks,	933 25	311 48	3,338 19	67 90	123,284 14
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	71,118 64	45,448 33	112,226 82	13,812 74	174,103 15
Cash deposited bearing interest,	- -	- -	- -	- -	8,000 00
Total amount due from the bank,	586,925 86	322,624 57	851,185 38	153,040 10	1,073,650 18
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	20,266 07	10,280 93	10,514 72	3,950 59	13,274 13
Real Estate,	8,000 00	- -	- -	- -	16,800 00

Bills of banks in this, and of the other New England States,	2,020 00	6,016 21	3,013 66	1,706 20*	4,191 65
Balances due from other banks,	4,489 68	- -	- -	- -	- -
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	36,642 53	5,737 95	55,811 35	7,648 67	131,821 48
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	515,507 58	300,589 48	781,845 65	139,734 64	907,562 92
Total amount of the Resources of the bank, .	586,925 86	322,624 57	851,185 38	153,040 10	1,073,650 18
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 4 per cent., 14,000 00 October, 1861, 4 per cent., 14,000 00	January, 1861, 3½ per cent., 7,000 00 July, 1861, 3½ per cent., 7,000 00	January, 1861, 3½ per cent., 21,000 00 July, 1861, 3 per cent., 18,000 00	January, 1861, 3 per cent., 3,000 00 - - - - 2,480 67	April, 1861, 3½ per cent., 21,000 00 October, 1861, 3½ per cent., 21,000 00 24,147 42
Amount of Reserved Profits at the time of declaring the last dividend,	51,023 58	16,211 23	44,349 16	- -	- -
Amount of Debts due to the bank, secured by pledge of its stock,	5,250 00	- -	9,750 00	- -	- -
Amount of Debts due and not paid, and considered doubtful,	- -	6,000 00	- -	20,458 92†	797 93
Amount of Liabilities of Directors,	119,424 00	121,978 39	297,744 45	75,383 55	253,133 47

* Including balances due.

† "Of which \$4,927.54 is deemed good."

	NEW BEDFORD—Con.			TAUNTON.	
	Marine.	Mechanics.	Merchants.	Bristol County.	Machinists.
DUE FROM THE BANK.					
Capital Stock,	\$600,000 00	\$600,000 00	\$600,000 00	\$500,000 00	\$200,000 00
Bills in circulation of denomination of five dollars and upwards,	192,575 00	118,360 00	201,950 00	99,540 00	74,730 00
Bills in circulation of denomination less than five dollars,	35,395 00	21,786 00	30,395 00	47,494 00	42,860 00
Net profits on hand,	41,166 29	29,514 52	92,722 85	48,577 03	11,523 48
Balances due to other banks,	18 66	- - -	6,197 33	1,414 08	948 67
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	217,879 14	147,006 59	271,249 49	116,425 44	64,455 36
Cash deposited bearing interest,	8,000 00	8,000 00	8,000 00	5,500 00	5,000 00
Total amount due from the bank,	1,095,034 09	924,667 11	1,210,514 67	818,950 55	399,517 51
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	21,861 18	16,810 68	24,054 58	16,026 13	8,299 73
Real Estate,	11,283 00	9,000 00	6,000 00	10,000 00	- - -

Bills of banks in this and of the other New England States,	1,565 00	916 00	471 00	6,486 24	1,511 23
Balances due from other banks,	2,413 69	21 16	4,678 97	- -	15,519 75
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	84,950 42	30,532 58	113,365 91	23,174 30	17,016 14
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	972,960 80	867,386 69	1,061,944 21	763,263 88	357,170 66
Total amount of the Resources of the bank, .	1,095,034 09	924,667 11	1,210,514 67	818,950 55	399,517 51
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 3½ per cent., 21,000 00 October, 1861, 3½ per cent., 21,000 00 43,575 48	April, 1861, 3 per cent., 18,000 00 October, 1861, 3 per cent., 18,000 00 27,015 95	April, 1861, 4 per cent., 24,000 00 October, 1861, 4 per cent., 24,000 00 89,789 85	April, 1861, 4 per cent., 14,000 00* October, 1861, 4 per cent., 19,000 00† 46,523 36	April, 1861, 3 per cent., 6,000 00 October, 1861, 3 per cent., 6,000 00 10,073 21
Amount of Reserved Profits at the time of declaring the last dividend,	300 00	475 00	1,400 00	500 00	- -
Amount of Debts due to the bank, secured by pledge of its stock,	7,006 04	15,192 00	7,655 00	5,000 00	10,000 00
Amount of Debts due and not paid, and considered doubtful,	96,756 94	113,832 50	122,258 03	21,195 23	28,379 11
Amount of Liabilities of Directors,					

* On \$350,000 capital.

† On \$475,000 capital.

	TAUNTON—Con.	ABINGTON.	HINGHAM.	N. BRIDGEWATER.	PLYMOUTH.
	Taunton.	Abington.	Hingham.	North Bridgewater.	Old Colony.
DUE FROM THE BANK.					
Capital Stock,	\$400,000 00	\$150,000 00	\$140,000 00	\$100,000 00	\$210,000 00
Bills in circulation of denomination of five dollars and upwards,	122,290 00	40,230 00	75,020 00	42,925 00	92,270 00
Bills in circulation of denomination less than five dollars,	50,808 00	15,224 00	18,731 00	15,714 00	23,003 00
Net profits on hand,	79,655 71	29,855 28	8,771 12	30,318 09	13,766 39
Balances due to other banks,	2,976 78	— —	— —	— —	— —
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	217,343 75	24,310 91	33,272 98	31,539 08	48,229 00
Cash deposited bearing interest,	— —	— —	— —	— —	12,198 51
Total amount due from the bank,	873,074 24	259,620 19	275,795 10	220,496 17	399,466 90
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	22,447 99	6,662 23	9,579 46	6,945 56	6,683 67
Real Estate,	11,000 00	6,000 00	13,230 77	— —	2,500 00

Bills of banks in this, and of the other New England States,	1,975 00	2,305 00	803 41	2,914 00	4,051 83
Balances due from other banks,	1,014 96	5,000 00	2,068 41	- -	- -
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	45,340 72	15,893 87	16,265 30	13,203 44	30,116 62
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	791,295 57	223,759 09	233,847 75	197,433 17	356,114 78
Total amount of the Resources of the bank, .	873,074 24	259,620 19	275,795 10	220,496 17	399,466 90
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 4 per cent., 16,000 00 October, 1861, 4 per cent., 16,000 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 3 per cent., 4,500 00	April, 1861, 3½ per cent., 4,900 00 October, 1861, 3 per cent., 4,200 00	April, 1861, 4 per cent., 4,000 00 October, 1861, 4 per cent., 4,000 00	April, 1861, 3½ per cent., 7,350 00 October, 1861, 3 per cent., 6,300 00
Amount of Reserved Profits at the time of declaring the last dividend,	76,315 00	25,000 00	6,641 81	25,000 00	12,124 82
Amount of Debts due to the bank, secured by pledge of its stock,	2,800 00	1,370 00	900 00	- -	1,325 00
Amount of Debts due and not paid, and considered doubtful,	380 84	10,600 00	3,050 00	10,988 10	10,700 00
Amount of Liabilities of Directors,	2,590 41	26,300 00	38,400 00	4,003 50	26,256 30

	PLYMOUTH—Con.		WAREHAM.		FALMOUTH.		HARWICH.	
	Plymouth.		Wareham.		Falmouth.		Bank of Cape Cod.	
DUE FROM THE BANK.								
Capital Stock,	\$150,000 00		\$100,000 00		\$100,000 00		\$150,000 00	
Bills in circulation of denomination of five dollars and upwards,	69,640 00		28,950 00		39,020 00		109,730 00	
Bills in circulation of denomination less than five dollars,	17,879 00		12,296 00		5,902 00		30,112 00	
Net profits on hand,	7,511 66		17,171 43		3,002 23		12,808 07	
Balances due to other banks,	- -		277 94		- -		- -	
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	46,220 28		60,799 13		2,780 72		32,404 12	
Cash deposited bearing interest,	425 66		- -		- -		- -	
Total amount due from the bank,	291,676 60		219,494 50		150,704 95		335,054 19	
RESOURCES OF THE BANK.								
Gold, Silver, and other coined metals in its banking-house,	6,804 92		5,538 11		5,292 26		8,257 15	
Real Estate,	2,500 00		5,000 00		4,300 00		3,625 81	

Bills of banks in this and of the other New England States,	3,648 55	4,781 00	1,049 00	2,163 00
Balances due from other banks,	7,500 00	- -	- -	30,982 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	31,906 68	9,119 44	2,805 04	3,000 00
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	239,316 45	195,055 95	137,258 65	287,026 23
Total amount of the Resources of the bank,	291,676 60	219,494 50	150,704 95	335,054 19
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 4 per cent., 6,000 00 October, 1861, 3 per cent., 4,500 00 6,392 34	January, 1861, 3 per cent., 3,000 00 July, 1861, 3 per cent., 3,000 00 16,792 71	October, 1861, 3 per cent., 3,000 00 3,528 62	April, 1861, 4 per cent., 6,000 00 October, 1861, 3½ per cent., 5,250 00 11,812 40
Amount of Reserved Profits at the time of declaring the last dividend,				
Amount of Debts due to the bank, secured by pledge of its stock,	1,000 00	400 00	1,550 00	4,239 00
Amount of Debts due and not paid, and considered doubtful,	2,500 00	10,000 00	1,000 00	2,500 00
Amount of Liabilities of Directors,	20,522 64	600 00	17,650 00	15,550 00

	PROVINCETOWN.	YARMOUTH.	EDGARTOWN.	NANTUCKET.
	Provincetown.	Barnstable.	Martha's Vineyard.	Pacific.
DUE FROM THE BANK.				
Capital Stock,	\$100,000 00	\$350,000 00	\$100,000 00	\$200,000 00
Bills in circulation of denomination of five dollars and upwards,	82,585 00	226,115 00	62,095 00	60,330 00
Bills in circulation of denomination less than five dollars,	13,911 00	34,067 00	16,038 00	13,206 00
Net profits on hand,	2,856 20	35,909 33	20,300 64	42,688 39
Balances due to other banks,	- -	- -	- -	- -
Cash deposited, including all sums whatsoever, due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	56,219 16	33,287 08	78,935 55	121,504 49
Cash deposited bearing interest,	- -	- -	- -	- -
Total amount due from the bank,	255,571 36	679,378 41	277,369 19	437,728 88
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	5,958 63	29,362 39	3,413 44	14,671 32
Real Estate,	3,500 00	5,500 00	5,000 00	10,000 00

Bills of banks in this and of the other New England States,	386 00	46 00	345 00	4,112 00
Balances due from other banks,	- -	1,000 00	- -	- -
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	67,601 13	59,083 94	93,396 04	109,799 09
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	178,125 60	584,386 08	175,214 71	299,146 47
Total amount of the Resources of the bank, .	255,571 36	679,378 41	277,369 19	437,728 88
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 3½ per cent., 3,500 00 October, 1861, 3 per cent., 3,000 00	April, 1861, 4 per cent., 14,000 00 October, 1861, 4 per cent., 14,000 00	April, 1861, 3 per cent., 3,000 00 October, 1861, 3 per cent., 3,000 00	April, 1861, 4 per cent., 8,000 00 October, 1861, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	2,295 67	33,228 30	19,519 45	42,217 70
Amount of Debts due to the bank, secured by pledge of its stock,	4,286 00	2,840 00	- -	3,000 00
Amount of Debts due and not paid, and considered doubtful,	3,000 00	15,776 90	900 00	14,500 00
Amount of Liabilities of Directors,	15,209 00	49,739 93	43,018 40	4,637 79

AGGREGATES.

	36 incorporated Banks in Boston.	6 organized under Gen- eral Law.	Aggregates of 42 Banks in Boston.	139 Banks out of Boston.*	Aggregates of 181 Banks in the Commonwealth.
DUE FROM THE BANKS.					
Capital Stock,	\$34,531,700 00	\$3,700,000 00	\$38,231,700 00	\$29,112,500 00	\$67,344,200 00
Bills in circulation of denomination of five dollars and upwards,	4,912,537 50	472,785 00	5,385,322 50	10,078,850 00	15,464,172 50
Bills in circulation of denomination less than five dollars,	962,626 50	164,678 00	1,127,304 50	2,925,829 75	4,053,134 25
Net profits on hand,	2,893,428 47	101,173 84	2,994,602 31	2,907,995 89	5,902,598 20
Balances due to other banks,	7,418,097 98	168,867 21	7,586,965 19	413,561 05	8,000,526 24
Cash deposited, including all sums whatsoever due from the banks, not bearing interest, their bills in circulation, profits and balances due to other banks excepted,	22,587,958 51	1,731,751 60	24,319,710 11	8,366,693 16	32,686,403 27
Cash deposited bearing interest,	753,739 94	225,590 24	979,330 18	290,978 30	1,270,308 48
Total amount due from the banks,	74,060,088 90	6,564,845 89	80,624,934 79	54,096,408 15	134,721,342 94
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	6,740,635 04	387,001 09	7,127,636 13	1,749,556 88	8,877,193 01
Real Estate,	880,751 66	—	880,751 66	745,653 04	1,626,404 70

Bills of banks in this, and of the other New England States,	3,426,526 90	223,347 16	3,649,874 06	401,056 68	4,050,930 74
Balances due from other banks,	4,204,310 68	169,347 87	4,373,658 55	419,368 36	4,793,026 91
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,†	- - -	- - -	- - -	4,334,959 20	4,334,959 20
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	58,807,864 62	5,785,149 77	64,593,014 39	46,445,813 99	111,038,828 38
Total amount of the Resources of the banks, .	74,060,088 90	6,564,845 89	80,624,934 79	54,096,408 15	134,721,342 94
Amount of Dividends since the last annual returns, with dates, (for rates see next page,)	April, 1861, 1,227,234 00 October, 1861, 1,119,234 00	April, 1861, 103,000 00 October, 1861, 109,000 00	April, 1861, 1,330,234 00 October, 1861, 1,222,234 00	April, 1861, 1,027,985 73 October, 1861, 935,100 00	April, 1861, 2,358,219 73 October, 1861, 2,157,334 00
Amount of Reserved Profits at the time of declaring the last dividends,	2,593,491 63	75,946 60	2,669,438 23	2,718,663 99	5,388,102 22
Amount of Debts due to the banks, secured by pledge of their stock,	316,513 47	156,198 69	472,712 16	364,970 34	837,682 50
Amount of Debts due and not paid, and considered doubtful,	799,716 60	58,333 75	858,050 35	956,042 45	1,814,092 80
Amount of Liabilities of Directors,	5,092,060 65	366,966 66	5,459,027 31	6,152,534 46	11,611,561 77
Amount of stocks deposited with the Auditor,‡	- - -	1,451,400 00	1,451,400 00	75,265 47	1,526,665 47

* Including Banks in South Boston, required to be classed with Banks out of Boston—and Harvard Bank, in Cambridge, organized under General Law.

† This question refers only to Banks out of Boston.

‡ This question refers only to Banks organized under the General Law.

STATEMENT OF DIVIDENDS—1861.

Average dividend of 41 Banks in Boston—not including those in South Boston—paid in April on \$37,931,700 capital, was $3\frac{51}{100}$ per cent.

Average dividend of 41 Banks in Boston—not including those in South Boston—paid in October on \$37,731,700 capital, was $3\frac{24}{100}$ per cent.

Average dividend of 133 Banks out of Boston—including those in South Boston—paid in April on \$27,412,500 capital, was $3\frac{31}{100}$ per cent.

Average dividend of 131 Banks out of Boston—including those in South Boston—paid in October on \$27,287,500 capital, was $3\frac{42}{100}$ per cent.

Average dividend of 174 Banks in the Commonwealth, paid in April on \$65,344,200 capital, was $3\frac{58}{100}$ per cent.

Average dividend of 172 Banks in the Commonwealth, paid in October on \$65,019,200 capital, was $3\frac{32}{100}$ per cent.

By authority of Acts of the legislature of 1861, the Capital Stock of the Bristol County Bank, in Taunton, was increased from \$350,000 to \$500,000; the Essex, in Haverhill, from \$100,000 to \$200,000.

The Lee, Wrentham, and Fairhaven Banks, representing a capital of \$750,000, made no dividends in 1861. The Continental, in Boston, Harvard, in Cambridge, Housatonic, in Stockbridge, and the Falmouth, representing a capital of \$800,000, made none in April; and the Atlantic, in Boston, Village, in Danvers, Mercantile, in Salem, Central, in Worcester, Agricultural, in Pittsfield, and the Wamsutta, in Fall River, representing a capital of \$1,550,000, none in October.

STATEMENT OF DIVIDENDS—1860.

Average dividend of 38 Banks in Boston—not including those in South Boston—paid in April on \$35,620,000 capital, was $3\frac{58}{100}$ per cent., and of 40 Banks paid in October on \$36,831,700 capital, $3\frac{71}{100}$ per cent.

Average dividend of 135 Banks out of Boston—including those in South Boston—paid in April on \$28,237,500 capital, was $3\frac{75}{100}$ per cent., and of 136 Banks paid in October on \$28,362,500 capital, $3\frac{78}{100}$ per cent.

Average dividend of 173 Banks in the Commonwealth, paid in April on \$63,857,500 capital, was $3\frac{74}{100}$ per cent., and of 176 Banks paid in October on \$65,194,200 capital, $3\frac{74}{100}$ per cent.

The following Table shows the Aggregates of Banks in 1860.

	36 incorporated Banks in Boston.	4 organized under Gen- eral Law.	Aggregates of 40 Banks in Boston.	138 Banks out of Boston.*	Aggregates of 178 Banks in the Commonwealth.
DUE FROM THE BANKS.					
Capital Stock,	\$34,531,700 00	\$3,200,000 00	\$37,731,700 00	\$28,750,350 00	\$66,482,050 00
Bills in circulation of denomination of five dollars and upwards,	6,334,279 50	465,570 00	6,799,849 50	13,242,893 00	20,042,742 50
Bills in circulation of denomination less than five dollars,	1,123,835 50	160,895 00	1,284,730 50	3,685,272 00	4,970,002 50
Net profits on hand,	3,324,894 30	84,282 37	3,409,176 67	2,951,362 44	6,360,539 11
Balances due to other banks,	7,978,983 69	533,791 05	8,512,774 74	447,905 77	8,960,680 51
Cash deposited, including all sums whatsoever due from banks, not bearing interest, their bills in circulation, profits and balances due to other banks excepted,	17,718,195 95	1,410,569 99	19,128,765 94	9,145,828 99	28,274,594 93
Cash deposited bearing interest,	1,308,837 02	154,699 75	1,463,536 77	508,390 96	1,971,927 73
Total amount due from the banks,	72,320,725 96	6,009,808 16	78,330,534 12	58,732,003 16	137,062,537 28
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	4,642,388 39	268,911 45	4,911,299 84	1,656,588 04	6,567,887 88
Real Estate,	881,881 17	4,000 00	885,881 17	713,931 59	1,599,812 76

Bills of banks in this and of the other New England States,	4,974,601 76	266,285 03	5,240,886 79	522,789 70	5,763,676 49
Balances due from other banks,	3,252,709 49	169,096 96	3,421,806 45	544,919 79	3,966,726 24
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,†	- - -	- - -	- - -	4,177,459 23	4,177,459 23
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	58,569,145 15	5,301,514 72	63,870,659 87	51,116,314 81	114,986,974 68
Total amount of the Resources of the banks, .	72,320,725 96	6,009,808 16	78,330,534 12	58,732,003 16	137,062,537 28
Amount of Dividends since the last annual returns, with dates, (for rates see page 83,) .	April, 1860, 1,208,500 00 October, 1860, 1,273,434 00	April, 1860, 68,000 00 October, 1860, 94,000 00	April, 1860, 1,276,500 00 October, 1860, 1,367,434 00	April, 1860, 1,058,160 00 October, 1860, 1,070,895 00	April, 1860, 2,334,660 00 October, 1860, 2,438,329 00
Amount of Reserved Profits at the time of declaring the last dividends,	2,663,274 90	44,912 02	2,708,186 92	2,665,607 58	5,373,794 50
Amount of Debts due to the banks, secured by pledge of their stock,	158,289 00	5,850 00	164,139 00	219,543 00	383,702 00
Amount of Debts due and not paid, and considered doubtful,	90,100 55	300 00	90,400 55	260,643 77	351,044 32
Amount of Liabilities of Directors,	4,922,367 17	533,046 46	5,455,413 63	6,180,150 62	11,635,564 25
Amount of stocks deposited with the Auditor,‡	- - -	757,400 00	757,400 00	- - -	757,400 00

* Including Banks in South Boston, required to be classed with Banks out of Boston.

† This question refers only to Banks out of Boston.

‡ This question refers only to Banks organized under the General Law.



CONDITION

OF THE

INSTITUTIONS FOR SAVINGS

IN MASSACHUSETTS,

ON THE

LAST SATURDAY OF OCTOBER,

1 8 6 1 .

	BOSTON.				CHELSEA.	
	Franklin Institution for Savings.	Provident Institution for Savings.	Suffolk Savings Bank.	East Boston Savings Bank.	Chelsea Savings Bank.	
Number of Depositors,	207	29,324	9,346	2,088	1,203	
Amount of Deposits,	\$20,494 13	\$6,539,732 21	\$2,812,942 93	\$150,705 31	\$92,902 83	
Public Funds,	10,165 50	631,399 00	368,100 00	-	4,812 50	
Loans on public funds,	-	17,000 00	50,000 00	-	-	
Bank Stock,	-	992,180 00	365,175 00	47,947 70	24,529 50	
Loans on bank stock,	-	32,650 00	5,000 00	13,000 00	-	
Deposits, in banks, bearing interest,	10,204 44	350,000 00	90,000 00	1,696 00	-	
Loans on railroad stock,	-	2,975 00	-	-	-	
Invested in real estate,	-	51,500 00	-	-	-	
Loans on mortgage of real estate,	-	2,555,020 00	1,252,800 00	68,418 75	51,675 00	
Loans to county, or town,	-	665,200 00	-	900 00	2,700 00	
Loans on personal security,	-	1,693,650 00	904,034 16	21,520 00	1,500 00	
Cash on hand,	386 17	123,651 77	14,644 57	3,984 20	6,372 13	

Rate and amount of ordinary Dividend for last year,	- - -	4 per cent., 257,196 72	4 per cent., 108,571 45	5 per cent., 6,923 09	5 per cent., -
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	New Bank.*	8 per cent.	3 years, 4 per ct.	2 years, 5 per ct.	2 years, 5 per ct.
Annual Expenses of the institution,	- - -	21,175 11	10,673 54	729 00	476 97

Franklin Savings Bank.—Public Funds—United States treasury notes and interest, 7 2-10 Loan, \$5,098; Massachusetts Loan, 6 per cent. and interest, \$5,097.50. Deposit in Bank bearing interest—Continental Bank, \$10,204.44.

Provident Institution for Savings.—Public Funds—Massachusetts scrip, \$232,230; United States scrip, 249,000.

Loans on Public Funds are—Massachusetts scrip, \$8,000; City of Albany scrip, 9,000. Atlas, 45,000; Boston, 25,000; Columbian, 42,800; City, 21,500; Eagle, 45,000; Globe, 21,500; Granite, 24,000; Hamilton, 32,500; Hide and Leather, 10,000; Massachusetts, 22,500; Merchants', 100,000; Market, 35,400; New England, 23,900; North, 30,700; Revere, 20,000; State, 39,480; Suffolk, 20,000; Shoe and Leather Dealers', 50,000; Tremont, 67,400; Union, 31,200; Washington, 32,700; Webster, 188,100.

Loans on Bank Stock are—20 shares Atlas, 10 shares Eagle, and 7 shares Boylston, \$3,150; 12 shares Union, 1,000; 47 shares Webburn, 3,500; 100 shares Tremont, 9,000; 45 shares Mechanics', 4,000; 30 shares Dedham, 2,500; 50 shares Suffolk, 4,500; 20 shares Faneuil Hall, 20 shares Market, and 18 shares Framingham, 5,000.

Deposits in Banks bearing interest—Atlas, \$100,000; Shawmut, 50,000; Tremont, 160,000; Union, 160,000.

Loan on Railroad Stock is—35 shares Nashua and Lowell, \$2,975.

Suffolk Savings Bank.—Public Funds—United States treasury notes, \$61,500; United States scrip, 29,000; Massachusetts State scrip, 111,500; City of Boston scrip, 140,000; City of Roxbury scrip, 25,000.

Loans on Public Funds are—11 United States treasury notes, \$5,000 each, \$50,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Market, \$10,500; Atlas, 21,000; Washington, 15,000; Hamilton, 10,000; State, 10,500; Shoe and Leather

Dealers', 10,000; Granite, 12,700; Revere, 20,000; Bay State, 12,125; Shawmut, 10,000; City, 15,000; Commerce, 20,000; Hide and Leather, 10,000; Union, 10,000; Merchants', 48,200; Columbian, 25,000; Massachusetts, 5,000; Webster, 37,500; Railroad, 3,750; New England, 1,100; Eagle, 36,100.

Loan on Bank Stock is—70 shares Suffolk, \$5,000.
Deposit in Bank bearing interest is—Columbian, \$90,000.

East Boston Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 27 shares Merchants', \$2,711.87; 30 shares Webster, 3,000; 25 shares National, 2,500; 100 shares Maverick, 10,000; 40 shares Howard, 4,000; 20 shares Traders', 2,027.50; 31 shares North, 3,150; 25 shares Eagle, 2,732.23; 20 shares Granite, 2,175; 2 shares Exchange, 230; 50 shares Bank of North America, 5,000; 50 shares Bank of Commerce, 5,145; 50 shares Bank of the Republic, 5,150.

Loans on Bank Stock are—75 shares Exchange, \$7,500; 10 shares Blackstone, 800; 10 shares Maverick, 500; 30 shares Bank of the Republic, 2,700; 14 shares Shoe and Leather Dealers', 1,500.

Deposit in Bank bearing interest—Maverick, \$1,695

Loan to County or Town is—Town of Winthrop, \$900.

Chelsea Savings Bank.—Public Funds—United States bonds, \$5,000 6 per cent., cost \$4,912.50.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 30 shares Traders'-man's, \$2,870; 10 shares North, 1,014.50; 20 shares Howard, 1,925; 20 shares Eliot, 2,050; 10 shares Bank of Commerce, 1,022.50; 20 shares National, 2,025; 24 shares Exchange, 2,022.25; 10 shares Bank of North America, 1,037.50; 20 shares Boylston, 2,387; 28 shares Atlas, 3,010; 8 shares Suffolk, 1,050; 28 shares Eagle, 2,115.75.

* Commenced operations July 1, 1861.

	ANDOVER.	DANVERS.	GLOUCESTER.	HAVERHILL.	LAWRENCE.
	Andover Savings Bank.	Danvers Savings Bank.	Cape Ann Savings Bank.	Haverhill Savings Bank.	Essex Savings Bank.
Number of Depositors,	1,427	1,443	834	3,729	2,114
Amount of Deposits,	\$336,059 47	\$281,437 30	\$127,814 26	\$797,008 46	\$375,447 25
Public Funds,	10,000 00	13,575 00	-	21,000 00	30,000 00
Loans on public funds,	-	-	-	-	-
Bank Stock,	73,000 00	85,966 67	75,437 33	241,000 00	125,900 00
Loans on bank stock,	3,250 00	5,722 00	-	68,900 00	4,775 00
Deposits, in banks, bearing interest,	1,783 41	-	-	-	-
Loans on railroad stock,	-	-	-	2,200 00	-
Invested in real estate,	938 60	-	-	-	-
Loans on mortgage of real estate,	170,117 56	98,396 38	34,860 00	434,950 00	125,161 00
Loans to county, or town,	11,350 00	28,000 00	13,500 00	14,800 00	6,500 00
Loans on personal security,	64,210 00	53,009 93	1,800 00	3,250 00	97,610 00
Cash on hand,	1,409 90	*	2,728 65	10,908 46	9,587 36

Rate and amount of ordinary Dividend for last year,	5 per cent., 14,583 62
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	5 per cent.
Annual Expenses of the institution,	600 00

5 per cent., 14,078 20	5 per cent., 5,865 39	5 per cent., 38,083 40	4 per cent., 13,681 88
1 year, 5 per ct.	- - -	2 years, 5 per ct.	4 years, 4 per ct.
750 00	392 79	1,592 91	818 00

Andover Savings Bank.—Public Funds—United States bonds, 7 3-10 per cent., \$10,000. The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Andover, \$11,000; Bay State, 7,500; Blackstone, Boston, 6,000; Webster, 5,000; Granite, 6,000; Safety Fund, 2,500; Bank of the Republic, 15,000; Merchants', Boston, 5,000; Revere, 15,000. Loans on Bank Stock are—25 shares Andover, \$2,250; 17 shares Union, Haverhill, 1,000. Deposit in Bank, bearing interest,—is Andover, \$1,783.41.

Danvers Savings Bank.—Public Funds—United States 6 per cent. loan, 1881, par \$15,000, cost \$13,575. The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Village, \$14,800; Washington, 6,000; Tremont, 1,500; Exchange, 8,000; National, 5,000; Bank of North America, 2,200; Bank of Commerce, 8,000; Rockport, 1,000; Warren, 5,600; Commercial, 666.67; Naumkeag, 500; Asiatic, 18,000; Howard, 4,500; Revere, 10,000; Cape Ann, 200. Loans on Bank Stock are—75 shares Village, \$5,422; 4 shares Warren, 300.

Cape Ann Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 98 shares Gloucester, \$10,480.50; 44 shares Tremont, 4,366; 45 shares Village, 4,686.33; 41 shares Exchange, 4,185.70; 50 shares Safety Fund, 5,030; 30 shares Bank of Commerce, 3,015.25; 7 shares Merchants', 711.25; 12 shares Atlas, 1,248; 5 shares Webster, 512.50; 50 shares Bank of Republic, 5,020; 81 shares Rockport, 8,559.50; 37 shares Shawmut, 3,972.88; 50 shares Blackstone, 5,106.25; 10 shares Globe, 1,100; 16 shares Freeman's, 1,720; 20 shares Howard, 2,000; 35 shares National, 3,560.50; 40 shares Atlantic, 4,260; 26 shares Eagle, 2,760.17; 31 shares Bank of Cape Ann, 3,142.50.

* "Due Village Bank on overdraft, \$3,232.68."

Haverhill Savings Bank.—Public Funds—United States 6 per cent. stock, \$20,000; 5 per cent., 1,000. The Bank Stock is owned as follows:—(Rendered at par value.) Andover, \$3,200; Atlas, 10,000; Bank of Republic, 15,000; Bay State, 1,500; Blackstone, 10,000; Columbian, 4,000; Eagle, 4,000; Essex, 16,700; Exchange, 14,000; Faneuil Hall, 4,000; Haverhill, 24,000; Howard, 10,000; Malden, 10,000; Maverick, 10,000; Merrimack, 14,550; National, 20,000; North, 10,000; Bank of North America, 20,000; Safety Fund, 5,000; Shoe and Leather Dealers', 800; Shawmut, 10,000; State, 600; Traders', 10,000; Union, Haverhill, 3,650; Webster, 10,000.

Loans on Bank Stock are—Abington, \$300; Atlas, 9,900; Bank of Republic, 1,000; Blackstone, 450; Essex, 11,100; Exchange, 4,200; Faneuil Hall, 1,050; Haverhill, 10,250; Malden, 6,300; Mechanics', Boston, 14,300; Merrimack, 700; National, 3,450; Union, Haverhill, 5,900.

Loan on Railroad Stock is—Boston and Maine, \$2,200.

Essex Savings Bank.—Public Funds—Massachusetts 6 per cent. scrip, \$5,000; United States 6 per cent. scrip, 25,000.

The Bank Stock is owned as follows:—(Rendered at par value.) 220 shares Bay State, \$16,000; 150 shares Webster, 15,000; 75 shares Merchants', 7,500; 60 shares Tremont, 6,000; 20 shares Shawmut, 2,000; 60 shares Suffolk, 6,000; 10 shares Union, 1,000; 50 shares Atlas, 5,000; 150 shares Revere, 15,000; 100 shares Safety Fund, 10,000; 50 shares Howard, 5,000; 18 shares Maverick, 1,800; 50 shares Hide and Leather, 5,000; 76 shares Bank of Commerce, 7,600; 75 shares Bank of North America, 7,500; 150 shares Bank of Republic, 15,000.

Loans on Bank Stock are—83 shares Bay State Bank, 5 shares Pemberton Bank, \$4,775.

	LYNN.	NEWBURYPORT.	ROCKPORT.	SALEM.	SALISBURY.
	Lynn Institution for Savings.	Institution for Savings in Newburyport and its Vicinity.	Rockport Savings Bank.	Salem Savings Bank.	Provident Institution for Savings in the towns of Salisbury and Amesbury.
Number of Depositors,	1,989	6,430	361	9,600	1,873
Amount of Deposits,	\$305,352 49	\$1,642,510 70	\$30,881 68	\$2,166,361 26	\$346,840 34
Public Funds,	—	60,445 00	—	168,669 37	36,000 00
Loans on public funds,	—	—	—	—	—
Bank Stock,	45,700 00	639,398 00	22,244 50	259,161 80	98,295 00
Loans on bank stock,	17,160 00	4,810 00	1,440 00	49,100 00*	150 00
Deposits, in banks, bearing interest,	21,900 00	7,031 00	—	18,772 65	7,500 00
Loans on railroad stock,	—	—	—	—	150 00
Invested in real estate,	—	3,000 00	—	—	4,900 00
Loans on mortgage of real estate,	153,604 00	437,022 45	7,663 53	405,455 07	71,401 00
Loans to county, or town,	48,800 00	267,600 00	—	523,595 48	34,100 00
Loans on personal security,	26,176 00	199,852 08	—	732,150 59	103,500 00
Cash on hand,	1,081 14	13,231 84	414 07	9,456 30	10,789 99

Rate and amount of ordinary Dividend for last year,	5 per cent., 14,987 55	6 per cent., 94,103 00	5 per cent., 1,481 66	5 per cent., 103,588 00	6 per cent., 20,110 12
Average annual per cent. of Dividends for the years since last extra Dividend was declared, 2 years, 5 per cent. 1½ yrs., 6 per cent.	1½ yrs., 5 per cent.	1½ yrs., 6 per cent.	3½ yrs. 5½ per cent.	5 yrs. 6½ per cent.	6 years, 6 per cent.
Annual Expenses of the institution,	650 61	2,720 95	75 00	4,156 37	475 00

Lynn Institution for Savings.—The Bank stock is owned as follows:—(Rendered at par value.) 100 shares Lynn Mechanics', \$10,000; 50 shares Laighton, 5,000; 50 shares City, Lynn, 5,000; 67 shares Columbian, Boston, 6,700; 50 shares Suffolk, 5,000; 50 shares Hide and Leather, 5,000; 50 shares New England, 5,000; 20 shares Shoe and Leather Dealers', 2,000; 20 shares Exchange, 2,000.

Loans on Bank Stock are—82 shares Laighton, \$6,700; 43 shares Lynn Mechanics', 3,340; 30 shares City, Lynn, 2,450; 10 shares Exchange, Boston, 900; 20 shares Shoe and Leather Dealers' 470; 10 shares Hide and Leather, 900; 5 shares Worcester, 400; 22 shares Woburn, 2,000.

Deposit in Bank is—Lynn Mechanics', \$21,900.

Institution for Savings in Newburyport and Vicinity.—Public Funds—Massachusetts, \$12,000; Maine, 15,000; United States, 33,445.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Atlas, \$50,000; Atlantic, 12,200; Blackstone, 2,300; Boston, 11,850; City, 10,800; Columbian, 30,000; Bank of Commerce, 24,400; Eagle, 24,200; Eliot 2,400; Exchange, 10,000; Faneuil Hall, 12,900; Freeman's, 13,500; Globe, 8,300; Granite, 29,600; Hamilton, 10,000; Hide and Leather, 10,000; Howard, 10,000; Market, 11,970; Massachusetts, 8,250; Maverick, 16,300; Merchants', 24,200; New England, 10,000; North, 16,300; Bank of North America, 4,500; Revere, 22,000; Safety Fund, 10,000; Shawmut, 15,000; Shoe and Leather Dealers', 15,600; State, 6,180; Suffolk, 2,200; Traders', 24,100; Tremont, 36,200; Union, 20,800; Washington, 35,300; Webster, 12,200; Mechanics', 21,500; Merchants', 43,098; Ocean, 5,250; Gloucester, 6,000.

Loans on Bank Stock are—4 shares Ocean, \$160; 13 shares Mechanics', Newburyport, 1,000; 32 shares Union, Haverhill, 2,750; 10 shares Grand, Marblehead, 900.

Deposit in Bank bearing interest is—Ocean, \$7,031.

Loan on 25 shares Fifty Associates, \$25,000—included in "Loans on Personal Security."

NOTE.—Included in the "Loans on Personal Security," above, is annuity in Trust in Massachusetts Hospital Life Insurance Company, \$5,902.13; Loans to Corporations, \$21,930, and Loans on Pledge of Stocks, \$9,317.84.

Rockport Savings Bank.—The Bank Stock is owned as follows:—(Rendered at par value.) 48 shares Rockport, \$4,844.50; 4 shares Gloucester, 400; 10 shares Village, 1,000; 21 shares Bank of Cape Ann, 2,100; 10 shares Howard, 1,000; 15 shares National, 1,500; 15 shares Webster, 1,500; 15 shares Bank of Commerce, 1,500; 12 shares Tremont, 1,200; 6 shares Granite, 600; 16 shares Blackstone, 1,600; 10 shares Revere, 1,000; 30 shares Bank of Republic, 3,000; 10 shares Hide and Leather, 1,000.

* Loans on Bank Stock include \$20,000 loaned to Danvers Bank.

“Part of the Rockport Bank Stock was taken from the Loan account. The amount will be reduced as soon as it can be done for the interest of the institution. It is now worth about par.”

Salem Savings Bank.—Public Funds—United States 5 per cent. scrip, \$50,000; United States 6 per cent., 40,000; Ohio 6 per cent. scrip, 78,669.37.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Exchange, \$4,133.33; Marblehead, 2,000; Asiatic, 7,470; Commercial, 3,200; Columbian, 28,000; City, 10,500; Salem, 2,700; Beverly, 625; Merchants', 40,533.47; Bank of Commerce, 60,000; Tremont, 15,000; North, 20,000; Revere, 30,000; Hide and Leather, 15,000; Safety Fund, 20,000.

Loans on Bank Stock are—Asiatic, Bank of Commerce and National, \$5,000; Exchange, Boston, and Rockland, 4,500; Laighton, 9,700; Shoe and Leather Dealers', 1,400; Merchants', 3,500; Marblehead, and Grand, 5,000.

Deposit in Bank bearing interest is—Merchants', \$18,772.65.

Loan to Bank is—Danvers, \$20,000.

Provident Institution for Savings in the Towns of Salisbury and Amesbury.—Public Funds—Massachusetts, \$15,000; Maine, 5,000; City of Boston, 5,000; Roxbury, 5,000; Augusta, 4,000; Portland, 1,000; Gardiner, 1,000.

The Bank Stock is owned as follows:—(Rendered at par value.) 25 shares Eliot, Boston, \$2,500; 15 shares Atlantic, 1,500; 40 shares Webster, 4,000; 20 shares Maverick, 2,000; 15 shares New England, 1,500; 50 shares Hide and Leather, 5,000; 35 shares Columbian, 3,500; 25 shares Union, 2,500; 37 shares Tremont, 3,700; 43 shares Boston, 2,150; 25 shares Globe, 2,500; 25 shares Shoe and Leather Dealers', 2,500; 20 shares Howard, 2,000; 35 shares Eagle, 3,500; 45 shares Merchants', Boston, 4,500; 12 shares Granite, 1,200; 37 shares Shawmut, 3,700; 13 shares Faneuil Hall, 1,300; 38 shares Suffolk, 3,800; 40 shares Bank of Commerce, 4,000; 52 shares State, 3,120; 10 shares City, 1,000; 30 shares Blackstone, Boston, 3,000; 20 shares Boylston, 2,000; 50 shares Exchange, Boston, 5,000; 50 shares Atlas, 5,000; 18 shares Traders', 1,800; 50 shares Revere, 5,000; 20 shares Bank of the Republic, 2,000; 15 shares Safety Fund, 1,500; 45 shares Bay State, Lawrence, 3,375; 42 shares Railroad, Lowell, 3,150; 50 shares Powow River, Salisbury, 5,000.

Loan on Bank Stock is—2 shares Powow River, \$150.

Deposit in Bank bearing interest is—Powow River, \$7,500, included in cash on hand.

Loan on Railroad Stock is—on 2 shares of the Boston and Maine Railroad, \$150.

	CAMBRIDGE.	CAMBRIDGEPORT.	CHARLESTOWN.	CONCORD.	FRAMINGHAM.
	Savings Institution in Cambridge.	Cambridgeport Savings Bank.	Warren Institution for Savings.	Middlesex Institution for Savings.	Framingham Savings Bank.
Number of Depositors,	1,643	676	4,482	2,384	1,082
Amount of Deposits,	\$360,434 11	\$119,805 19	\$1,295,017 22	\$639,292 28	\$212,244 87
Public Funds,	-	-	10,000 00	45,000 00	2,500 00
Loans on public funds,	-	-	-	-	-
Bank Stock,	17,400 00	17,095 33	40,179 00	202,360 00	52,700 00
Loans on bank stock,	4,600 00	-	2,775 00	14,300 00	31,327 00
Deposits, in banks, bearing interest,	-	*	-	-	-
Loans on railroad stock,	-	-	-	3,800 00	-
Invested in real estate,	-	-	68,000 00	-	1,500 00
Loans on mortgage of real estate,	266,051 02	57,177 44	821,054 00	303,314 25	99,166 50
Loans to county, or town,	10,000 00	14,500 00	116,796 42	26,885 00	13,050 00
Loans on personal security,	58,687 00	31,500 00	220,135 00	42,713 00	10,900 00
Cash on hand,	3,696 09	1,532 42	12,218 99	8,245 74	2,252 19

Rate and amount of ordinary Dividend for last year,	5 per cent., —	4 per cent., 3,854 59	4 per cent., 45,128 37	4 per cent., 24,121 43	5 per cent., 9,660 37
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	—, 7 per ct.	3 years, 4 per ct.	—	1 year, 4 per ct.	—, 5 per ct.
Annual Expenses of the institution, . . .	1,275 00	310 00	3,982 22	1,500 00	150 00

Savings Institution in Cambridge.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 20 shares Bank of Commerce, \$2,044; 7 shares Cambridge, 630; 25 shares Charles River, 2,526; 22 shares Lechmere, 2,200; 50 shares Revere, 5,000; 50 shares Continental, 5,000.
Loans on Bank Stock are—20 shares Merrimac, Haverhill, 10 shares City, Boston, and 1 share Union, Boston, \$2,300; 20 shares Fitchburg, 300; 25 shares New England, 2,000.

Cambridgeport Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 40 shares Cambridge, \$4,175; 40 shares Eliot, 3,955.33; 25 shares Webster, 2,525; 14 shares Cambridge City, 1,400; 50 shares Harvard, 5,000.

Warren Institution for Savings.—Public Funds—Massachusetts 6 per cent. stock \$10,000.
The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 20 shares City, \$1,980; 114 shares Bunker Hill, 11,552; 49 shares Shoe and Leather Dealers', 5,233; 30 shares State, 1,815; 35 shares Market, 2,765; 68 shares Eagle, 6,834; 100 shares Hido and Leather, 10,000.
Loans on Bank Stock are—23 shares Railroad, and 4 shares Bunker Hill, \$2,175; 13 shares Bunker Hill, 600.

Middlesex Institution for Savings.—Public Funds—United States Loan of 1868, \$40,000; treasury notes, 7 3.10, 5,000.
The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Grocers' Bank,

* "Temporary Loan due to Cambridge Bank, on interest, \$2,000."

Boston, \$2,800; Hide and Leather 4,800; Safety Fund, 2,800; Blackstone, 5,000; Revere, 15,000; National, 10,000; Webster, 15,000; Merchants', 20,000; City, 10,000; State, 9,960; Eagle, 15,000; Hamilton, 1,400; Granite, 2,500; Columbian, 6,700; Shoe and Leather Dealers', 10,000; Traders', 2,500; Bank of Commerce, 15,000; Tremont, 7,500; Bank of North America, 7,500; Shawmut, 5,000; Faneuil Hall, 5,000; Eliot, 10,000; Howard, 7,500; Concord, 10,000; Framingham, 500; Lowell, 900.

Loans on Bank Stock are—20 shares Concord Bank, and 15 shares Fitchburg Railroad, \$2,300; 20 shares Prescott, and 12 shares Shoe and Leather Dealers', 10,000.
37 shares Webster, and 22 shares Shoe and Leather Dealers', 10,000.

Loans on Railroad Stock are—41 shares Fitchburg, \$2,800; 20 shares Fitchburg, and 11 shares Western, 1,000.

Framingham Savings Bank.—Public Funds—United States scrip, \$2,500.
The Bank Stock is owned as follows:—(Rendered at par value.) Bank of Commerce, \$5,000; Eliot, 5,200; Framingham, 2,000; Granite, 2,000; Howard, 5,000; Hide and Leather, 7,000; Maverick, 2,000; Bank of the Republic, 6,000; Safety Fund, 16,000; Traders', 1,000; Webster, 1,500.

Loans on Bank Stock are—\$16,800 on 20 shares Exchange, 49 shares Eliot, 24 shares Framingham, 10 shares Granite, 10 shares Traders', 38 shares Safety Fund, 10 shares Hide and Leather, and 27 shares Bank of Commerce; 327 on 5 shares Granite; 400 on 5 shares Framingham; 2,500 on 35 shares Framingham; 1,000 on 15 shares Framingham; 2,700 on 30 shares Bank of the Metropolis; 7,000 on 60 shares Bank of the Metropolis and 18 shares Milford, 600 on 6 shares Bank of Brighton, and 5 shares Cambridge Market.

	LOWELL.			MALDEN.		MARLBOROUGH.
	City Institution for Savings.	Lowell Institution for Savings.	Mechanics' Savings Bank.	Malden Savings Bank.	Marlborough Savings Bank.	
Number of Depositors,	5,867	4,585	172	134	84	
Amount of Deposits,	\$1,684,990 51	\$1,147,919 06	\$31,287 00	\$11,787 22	\$4,742 00	
Public Funds,	78,700 00	95,000 00	20,995 00	2,000 00	100 00	
Loans on public funds,	- -	- -	- -	- -	- -	
Bank Stock,	264,675 00	262,360 00	2,183 50	505 00	- -	
Loans on bank stock,	26,000 00	1,000 00	- -	- -	- -	
Deposits, in banks, bearing interest,	72,000 00	268,000 00	- -	1,130 06	- -	
Loans on railroad stock,	- -	- -	- -	- -	- -	
Invested in real estate,	- -	20,334 06	- -	- -	- -	
Loans on mortgage of real estate,	749,535 33	146,500 00	2,600 00	6,150 40	3,250 00	
Loans to county, or town,	344,675 00	354,725 00	- -	2,000 00	500 00	
Loans on personal security,	147,200 00	- -	4,000 00	- -	800 00	
Cash on hand,	2,205 18	- -	1,694 21	- -	92 00	

Rate and amount of ordinary Dividend for last year,	5 per cent., 76,756 44	4 per cent., 43,411 98	New Bank.	5 per cent., —	5 per cent., 60 63
Average annual per cent. of Dividends for the years since last extra Dividend was declared, 3 years, 5 per ct.	3 years, 5 per ct.	—, 4 per ct.	—	—	—
Annual Expenses of the institution, . . .	3,126 17	2,900 00	—	125 00	25 00

13

City Institution for Savings.—Public Funds—United States 6 per cent. bonds of 1881, \$46,700; United States 7 3-10 per cent. treasury notes, 32,000.
The Bank Stock is owned as follows:—Appleton, \$20,000; Prescott, 13,500; Wamesit, 10,000; Railroad, 900; Tremont, 15,200; Boylston, 4,000; Shawmut, 5,000; Exchange, 5,000; Granite, 14,400; Blackstone, 15,000; National, 14,100; Elliot, 5,000; Webster, 10,500; Atlas, 12,000; Hide and Leather, 5,000; Howard, 500; Safety Fund, 25,000; Revere, 25,000; Bank of Commerce, 16,500; Bank of North America, 19,200; Bank of the Republic, 20,000; Pemberton, 5,000; Bay State, 1,875; Bunker Hill, 2,000.
Loans on Bank Stock are—10 shares Prescott, and 10 shares Appleton, \$1,500; 15 shares Wamesit, and 10 shares Bunker Hill, 1,800; 10 shares Bank of North America, 20 shares Webster, and 46 shares Atlas, 6,700; 35 shares Safety Fund, 3,000; 34 shares Abington, 3,000; 117 shares Appleton, 10,000.
Deposits in Banks bearing interest are—Appleton Bank, \$20,000; Wamesit, 30,000; Bank of Commerce, 22,000.

Lowell Institution for Savings.—Public Funds—Loan to United States, \$95,000.
The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Eagle, \$53,600; Lowell, 16,300; Bank of Commerce, 23,000; Granite, 21,600; Bank of North America,

20,000; Columbian, 15,600; Globe, 15,000; New England, 14,600; Traders', 14,000; State, 12,960; City, 12,000; Hamilton, 12,000; Market, 9,100; Bunker Hill, 7,000; Tremont, 5,000; Railroad, 5,100; Boston, 4,500.
Loans on Bank Stock are—\$1,000 on 12 shares Lowell Bank.
Deposits in Banks bearing interest are—Bank of Commerce, \$65,000; Mutual Redemption, 88,000; National, 50,000; Traders', 65,000.
Mechanics' Savings Bank in Lowell.—Public Funds—\$14,000 United States coupon 5 per cent. bonds of 1874; 10,000 United States 7 3-10 per cent. treasury notes.
The Bank Stock is owned as follows:—(Rendered at market value.) Webster Bank, Boston, \$2,153 50.
Malden Savings Bank.—Public Funds—United States 7 3-10 stock, \$2,000.
The Bank Stock is owned as follows:—(Rendered at market value.) Malden Bank, \$505.
Deposit in Banks bearing interest—Banks not specified, \$1,130.06.
Marlborough Savings Bank.—Public Funds, \$100; not specified.

	NEWTON.	WALTHAM.	CLINTON.	FITCHBURG.	LANCASTER.
	Institution for Savings in the town of Newton.	Waltham Savings Bank.	Clinton Savings Bank.	Fitchburg Savings Bank.	Lancaster Savings Bank.
Number of Depositors,	194	1,004	422	3,558	1,236
Amount of Deposits,	\$22,646 55	\$168,190 73	\$69,839 29	\$710,330 67	\$251,340 20
Public Funds,	-	-	-	5,000 00	9,350 00
Loans on public funds,	-	-	-	-	-
Bank Stock,	5,000 00	9,492 00	-	130,800 00	47,500 00
Loans on bank stock,	-	-	7,000 00	6,040 00	10,085 00
Deposits, in banks, bearing interest,	-	-	-	-	-
Loans on railroad stock,	-	-	-	-	-
Invested in real estate,	-	-	-	-	-
Loans on mortgage of real estate,	15,136 00	129,717 80	27,400 00	352,838 40	141,850 90
Loans to county, or town,	1,000 00	6,000 00	5,000 00	71,500 00	5,000 00
Loans on personal security,	3,075 00	29,450 00	30,800 00	181,779 38	40,274 67
Cash on hand,	*	†	6,140 69	11,845 92	†

Rate and amount of ordinary Dividend for last year,	5 per cent., 1,058 60	5 per cent., 7,939 64	5 per cent., 3,403 49	5 per cent., 34,518 65	5 per cent., 12,002 62
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	2 years, 5 per ct.	3 years, 5 per ct.	5 years, 7 per ct.	5 years, 7 per ct.	—, 5 per ct.
Annual Expenses of the institution, . . .	82 00	300 00	245 69	925 00	315 00

Institution for Savings in the Town of Newton.—The Bank Stock is owned as follows :
—(Rendered at par value.) Bank of Brighton, \$600; Newton, 1,100; Revere, 2,000;
Waltham, 200; Harvard, 1,000.
Loan to County or Town is—Town of Newton, \$1,000.

Waltham Savings Bank.—The Bank Stock is owned as follows :—(Rendered at cost to Bank.) Waltham, \$3,992; Newton, 500; Revere, 5,000.

Clinton Savings Bank.—No Public Funds or Bank Stock.
Loans on Bank Stock are—Lancaster, \$4,500; Souhegan, New Hampshire, 250.

Fitchburg Savings Bank.—Public Funds—United States treasury notes, \$5,000.
The Bank Stock is owned as follows :—(Rendered at par value.) Fitchburg,

\$10,000; Rollstone, 10,000; Quinsigamond, 3,000; City, Worcester, 10,000; Atlas, 5,000;
Bank of North America, 3,000; North, 9,000; Webster, 9,200; National, 10,000; Revere,
10,000; Safety Fund, 16,600; Howard, 10,000; Merchants', 25,000.
Loans on Bank Stock are—62 shares Fitchburg, \$5,590; 5 shares Townsend, 450.

Lancaster Savings Bank.—Public Funds—"United States 6 per cent., \$10,000, cost
\$9,350."

The Bank Stock is owned as follows :—(Rendered at par value.) 50 shares Lancaster,
75 shares City, Lynn, 50 shares Cambridge Market, 50 shares Bank of Commerce, 50
shares Bank of the Republic, 50 shares Eliot, 50 shares Granite, 50 shares Howard, and
50 shares Webster, \$47,500.

Loan on Bank Stock is—Lancaster, \$10,085.
Loan to County or Town is—County of Worcester, \$5,000.

* "None; \$696.76 due Treasurer."

† "Overdrawn; due Treasurer, \$4,305.18."

‡ "Amount overdrawn at Lancaster Bank, \$741.78."

	MILFORD.	MILBURY.	N. BROOKFIELD.	SOUTHBIDGE.	WINCHENDON.
	Milford Savings Bank.	Millbury Savings Bank.	North Brookfield Savings Bank.	Southbridge Savings Bank.	Winchendon Savings Bank.
Number of Depositors,	650	250	272	986	350
Amount of Deposits,	\$80,774 39	\$39,424 88	\$21,631 19	\$175,238 21	\$40,769 38
Public Funds,	-	-	-	24,400 00†	2,000 00
Loans on public funds,	-	-	-	-	-
Bank Stock,	12,024 00	14,915 00	5,400 00	15,000 00	12,000 00
Loans on bank stock,	14,005 00	-	-	18,510 00	-
Deposits, in banks, bearing interest,	-	-	-	7,100 00	-
Loans on railroad stock,	-	-	-	-	-
Invested in real estate,	-	-	-	-	-
Loans on mortgage of real estate,	25,866 00	22,425 00	6,900 00	53,550 00	12,418 59
Loans to county, or town,	11,000 00	-	1,945 00	13,700 00	2,700 00
Loans on personal security,	21,477 00	3,800 00	6,610 00	47,620 00	8,535 96
Cash on hand,	*	†	800 98	4 95	2,999 99

Rate and amount of ordinary Dividends for last year,	5 per cent., — — — — —	5 per cent., 1,677 07	5 per cent., — — — — —	5 per cent., 7,904 60	5 per cent., 1,780 41
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	4 years, 5 per ct.	2 years, 5 per ct.	2 years, 5 per ct.	3 years, 5 per ct.	2 years, 5 per ct.
Annual Expenses of the institution,	250 00	125 00	100 00	508 25	60 00

Milford Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 30 shares Milford, \$3,216; 27 shares Hopkinton, 2,808; 43 shares Hyde and Leather, 4,300; 10 shares Howard, 1,000; 7 shares Webster, 700.
Loan on Bank Stock is—175 shares Milford, \$14,005.

Millbury Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Worcester, \$615; Quinsigamond, 2,529; Central, 3,210; Citizens', 620; Bank of Commerce, 1,057.50; Atlas, 2,140; National, 1,032.50; Oxford, 634.50; Millbury, 3,076.50.

North Brookfield Savings Bank.—The Bank Stock is owned as follows:—(Rendered at par value.) 4 shares Hampshire Manufacturers', Ware, \$400; 20 shares Safety Fund, 2,000; 10 shares Elliot, 1,000; 20 shares Bank of the Republic, 2,000.

Southbridge Savings Bank.—Public Funds—Massachusetts State scrip, \$20,000; United States 6 per cent., 5,000.
The Bank Stock is owned as follows:—(Rendered at par value.) 10 shares Merchants', Boston, \$1,000; 7 shares New England, 700; 18 shares Washington, 1,800; 115 shares Southbridge, 11,500.
Loans on Bank Stock are—198 shares Southbridge, \$16,350; 20 shares Southbridge, and 4 shares Leicester, 2,160.
Deposit in Bank bearing interest is—Southbridge, \$7,100.

Winchendon Savings Bank.—Public Funds—\$2,000 in treasury notes, "7 3-10 Loan." The Bank Stock is owned as follows:—(Rendered at par value.) 50 shares Rollstone, \$5,000; 20 shares Merchants', Boston, 2,000; 16 shares Safety Fund, 1,600; 34 shares Mechanics, Boston, 3,400.

* "Balance due to Milford Bank, \$515.28." † "Owe Millbury Bank, \$493.11." ‡ Rendered at cost to Bank.

	WORCESTER.		NORTHAMPTON.	WARE.	CHICOPEE.
	Worcester County Institution for Savings.	Worcester Mechanics' Savings Bank.			
Number of Depositors,	12,204	2,704	1,066	1,542	406
Amount of Deposits,	\$2,704,736 88	\$696,744 28	\$168,926 39	\$332,964 83	\$66,976 36
Public Funds,	98,000 00	40,000 00	9,738 00	4,406 25	-
Loans on public funds,	-	-	-	-	-
Bank Stock,	560,170 00	104,200 00	32,000 00	106,000 00	3,090 00
Loans on bank stock,	32,595 00	57,600 00	9,860 00	18,770 00	-
Deposits, in banks, bearing interest,	49,006 96	22,201 76	-	-	-
Loans on railroad stock,	5,000 00	-	-	-	-
Invested in real estate,	-	-	-	-	-
Loans on mortgage of real estate,	1,485,722 27	349,737 00	60,901 83	91,771 22	37,530 00
Loans to county, or town,	269,500 40	6,000 00	1,250 00	19,300 00	-
Loans on personal security,	257,858 07	156,209 78	53,729 60	93,551 52	24,500 00
Cash on hand,	5,171 43	96	4,486 92	2,430 06	4,056 99

Rate and amount of ordinary Dividend for last year,	5 per cent., 126,503 18	5 per cent., 3,206 03	5 per cent., 7,618 05	5 per cent., —	5 per cent., 2,865 97
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	3 years, 5 per ct.	—, 5 per ct.	3½ yrs, 5 per ct.	1 year, 5 per ct.	2 years, 5 per ct.
Annual Expenses of the institution, . . .	4,703 04	1,500 00	692 80	1,250 00	225 00

Worcester County Institution for Savings.—Public Funds—United States treasury notes, \$78,000; State of Vermont scrip, 20,000.

The Bank Stock is owned as follows :—(Rendered at par value.) Atlantic, \$5,400; Atlas, 25,000; Blackstone, 5,000; Boston, 1,000; Bank of Commerce, 22,800; Bank of the Republic, 12,000; Bank of North America, 3,800; City, Boston, 20,800; Columbian, 5,000; Continental, 5,000; Eagle, 8,800; Exchange, 2,000; Freeman's, 6,900; Globe, 1,500; Granite, 19,900; Hamilton, 10,000; Howard, 10,000; Market, 2,030; Massachusetts, 10,000; Merchants', Boston, 20,000; National, 10,000; New England, 18,200; North, 4,000; Revere, 25,000; Safety Fund, 25,000; Shawmut, 10,000; Shoe and Leather Dealers', 1,200; State, 10,140; Traders', 12,500; Tremont, 3,700; Union, 4,100; Washington, 19,000; Webster, 30,000; Central, 34,300; Citizens', 24,800; City, 22,000; Mechanics', 7,000; Blackstone, (Uxbridge,) 1,000; Fitchburg, 5,100; Lancaster, 2,000; Leicester, 4,000; Millbury, 5,100; Oxford, 4,800; Southbridge, 3,000; Worcester, 38,200; Quinsigamond, 16,000; Eliot, 4,000; Hide and Leather, 19,000.

Loans on Bank Stock are—\$3,500 on 4,000 Milford; 2,700 on 2,000 Leicester, and 1,000 City, (Worcester); 200 on 800 Suffolk; 2,500 on 3,900 Leicester; 800 on 1,000 Lancaster; 5,000 on 5,500 Tremont; 1,000 on 700 Leicester; 300 Mechanics' and 200 Central; 425 on 500 Quinsigamond; 1,100 on 2,000 Mechanics'; 9,000 on 10,000 Grafton; 270 on 300 City; 5,300 on 2,400 Worcester, and 4,000 Mechanics'; 400 on 500 Lancaster; 300 on 1,000 Worcester.

Deposit in Bank bearing interest is—Worcester, \$49,006.96.

Loan on Railroad Stock is—\$5,000 on 6,000 Boston and Worcester.

Worcester Mechanics' Savings Bank.—Public Funds—City of Worcester bonds, \$20,000; United States treasury notes, 20,000.

The Bank Stock is owned as follows :—Rendered at par value.) Bank of Commerce \$12,000; National, 8,500; North, 6,500; Granite, 6,000; Traders', 5,000; Revere, 10,000; City, Worcester, 11,600; Mechanics', Worcester, 27,400; Central, 1,700; Quinsigamond, 1,000; Worcester, 4,500; Grafton, 6,500; Southbridge, 3,500.

Loans on Bank Stock are—Mechanics', 41,540; Central, 6,200; City, 6,800; Grafton, 2,160; Blackstone, Uxbridge, 900.

Deposits in Bank bearing interest—\$22,201.76.

Northampton Institution for Savings.—Public Funds—United States coupon bonds, \$2,738; United States treasury 7 3-10 notes, 7,000.

The Bank Stock is owned as follows :—(Rendered at par value.) 5 shares Northampton, \$500; 10 shares Holyoke, 1,000; 40 shares City, Worcester, 4,000; 20 shares Webster, 2,000; 25 shares State, 1,500; 20 shares Washington, 2,000; 20 shares Granite, 2,000; 30 shares Safety Fund, 3,000; 20 shares Bank of North America, 2,000; 40 shares National, 4,000; 20 shares Shawmut, 2,000; 20 shares Bank of Commerce, 2,000; 20 shares Merchants', 2,000; 20 shares Traders', 2,000; 10 shares Exchange, Boston, 1,000; 10 shares Atlantic, 1,000.

Loans on Bank Stock are—21 shares Holyoke, \$1,890; 4 shares Holyoke and 2 shares Conway, 500; 5 shares Hampshire Manufacturers', 3 shares National, and 5 shares Webster, 1,170; 5 shares Union Bank, Boston, 500; 10 shares Holyoke, 900; 5 shares Bank of Commerce, 450; 6 shares Holyoke, 250; 17 shares Northampton, 1,500; 9 shares Revere, and 13 shares Exchange, 1,400; 14 shares Holyoke, 1,300.

Ware Savings Bank.—Public Funds—United States 6 per cent. bonds, \$5,000.

The Bank Stock is owned as follows :—(Rendered at par value.) 110 shares Hampshire Manufacturers', \$11,000; 100 shares Webster, 10,000; 100 shares Revere, 10,000; 100 shares Merchants', 10,000; 100 shares Safety Fund, 10,000; 100 shares Bank of the Republic, 10,000; 100 shares National, 10,000; 50 shares Granite, 5,000; 50 shares Bank of North America, 5,000; 50 shares North, 5,000; 50 shares Traders', 5,000; 50 shares City, Worcester, 5,000; 30 shares Washington, 3,000; 30 shares Eliot, 3,000; 30 shares Bank of Commerce, 3,000; 10 shares Monson, 1,000.

Loans on Bank Stock are—41 shares Monson, \$3,350; 5 shares Revere, 400; 118 shares Ware, 10,550; 26 shares Mechanics', 2,670; 14 shares Ware, and 15 shares Southbridge, 1,400; 5 shares Greenfield, and 5 shares Lancaster, 900.

Chicopee Savings Bank.—The Bank Stock is owned as follows :—(Rendered at cost to Bank.) 32 shares Cabot, \$3,090.

	HOLYOKE.	SPRINGFIELD.		WESTFIELD.	GREENFIELD.
	Holyoke Savings Bank.	Hampden Savings Bank.	Springfield Institution for Savings.	Westfield Savings Bank.	Franklin Savings Institution.
Number of Depositors,	238	1,041	3,698	617	2,488
Amount of Deposits,	\$31,338 93	\$215,134 58	\$862,892 99	\$100,931 12	\$526,690 57
Public Funds,	1,000 00	15,395 00	40,000 00	- -	117,362 50
Loans on public funds,	- -	- -	- -	- -	- -
Bank Stock,	5,384 50	83,750 50	211,600 00	6,400 00	75,383 75
Loans on bank stock,	- -	4,950 00	22,650 00	8,850 00	6,750 00
Deposits, in banks, bearing interest,	- -	- -	- -	4,000 00	- -
Loans on railroad stock,	- -	- -	- -	- -	- -
Invested in real estate,	- -	- -	- -	- -	- -
Loans on mortgage of real estate,	18,085 00	58,198 87	481,436 42	32,362 04	161,453 93
Loans to county, or town,	3,400 00	1,200 00	6,000 00	2,000 00	39,700 00
Loans on personal security,	4,610 00	58,800 00	112,115 62	45,355 00	108,210 15
Cash on hand,	- -	485 51	7,861 41	1,964 08	17,830 24

Rate and amount of ordinary Dividend for last year,	5 per cent., 1,474 87
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	—, 5 per ct.
Annual Expenses of the institution, . . .	164 50

5 per cent., 9,960 95	5 per cent., 41,474 99	5 per cent., — — —	5 per cent., 22,972 00
3½ yrs., 5 per ct.	2 years, 5 per ct.	3 years, 5⅔ per ct.	4 years, 5 per ct.
600 00	2,669 80	67 25	1,250 00

Holyoke Savings Bank.—Public Funds—United States 7-10 treasury notes, \$1,000 The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 17 shares Agawam \$1,759.50; 17 shares Hadley Falls, 1,771; 4 shares Westfield, 412; 14 shares John Hancock, 1,442.
Loan to County or Town is—Town of Holyoke, \$3,400.

Hampden Savings Bank.—Public Funds—\$17,000 United States stock, \$15,395.
The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 10 shares Mounson, \$1,000; 16 shares Hadley Falls, 1,640; 20 shares Cabot, 2,130; 50 shares Hide and Leather, 5,000; 83 shares Safety Fund, 8,300; 100 shares Revere, 10,000; 40 shares Webster, 4,292; 150 Merchants', Boston, 16,002.50; 88 shares Bank of Commerce, 9,312.89; 5 shares Tremont, 500; 60 shares Bank of the Republic, 6,000; 189 shares Bank of Agawam, 19,574.
Loans on Bank Stock are—5 shares Hadley Falls, and 17 shares Agawam, \$2,000; 6 shares Agawam 500; 12 shares Agawam, 1,000; 10 shares Hadley Falls, 900; 10 shares Pyncheon, 150; 5 shares Lee, 400.

Springfield Institution for Savings.—Public Funds—United States 6 per cent. treasury notes, \$16,000; United States 5 per cent. bonds, 5,000; State of Vermont 6 per cent. bonds, 15,000; City of Boston 6 per cent. bonds, 4,000.
The Bank Stock is owned as follows:—(Rendered at par value.) 100 shares Springfield, \$10,000; 25 shares Chicopee, 2,500; 80 shares Cabot, 8,000; 25 shares Pyncheon, 2,500; 50 shares Agawam, 5,000; 19 shares Hadley Falls, 1,900; 17 shares Conway, 1,700; 100 shares Shawmut, 10,000; 120 shares State, 1,200; 30 shares Hamilton, 3,000; 100 shares City, 10,000; 70 shares North, 7,000; 90 shares Tremont, 9,000; 50 shares Traders', 5,000; 40 shares Atlantic, 4,000; 100 shares Bank of Commerce, 10,000; 110 shares Bank of North America, 11,000; 20 shares Boston, 1,000; 20 shares Exchange, 2,000; 130 shares Granite, 13,000; 50 shares Merchants', 5,000; 230 shares Atlas, 23,000; 100 shares Howard, 10,000; 30 shares Washington, 3,000; 50 shares Eliot, 5,000; 70 shares Blackstone, 7,000; 66 shares Columbian, 6,600; 75 shares Webster, 7,500; 15 shares Union, 1,500; 50 shares Eagle, 5,000; 67 shares Revere, 6,700; 50 shares Safety Fund, 5,000; 25 shares Freeman's, 2,500.
Loans on Bank Stock are—28 shares Greenfield, \$1,500; 5 shares Agawam, 450; 44 shares Pyncheon, and 34 shares Springfield, 7,000; 45 shares John Hancock, 4,000; 12 shares John Hancock, 1,000; 20 shares Westfield, 5 shares Chicopee, and 5 shares Springfield, 1,700; 30 shares Cabot, 2,000; 10 shares Hadley Falls, 10 shares Springfield, 2 shares John Hancock, and 45 shares Pyncheon, 5,000.

Westfield Savings Bank.—The Bank Stock is owned as follows:—(Rendered at par value.)—Westfield, \$3,700; Hampden, 200; Conway, 2,500.
Loans on Bank Stock are—5 shares Miller's River, \$450; 95 shares Westfield, 8,400.
Deposit in Bank bearing interest is—Westfield, \$4,000.

Franklin Savings Institution.—Public Funds—\$25,000 of United States, cost 25,362.50; treasury notes, 50,000; City of Boston 10,000; State of Vermont, 22,000; Demand Loan to State of Connecticut, 10,000.
The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 204 shares Bank of Commerce, \$20,810; 65 shares Bank of North America, 6,782.50; 102 shares Webster, 10,273.75; 15 shares Traders', 1,578.75; 166 shares Safety Fund, 16,600; 83 shares Revere, 8,300; 67 shares Merchants', 7,350; 30 shares Hide and Leather, 3,150; 5 shares Faneuil Hall, 538.75.
Loans on Bank Stock are—15 shares Franklin County, \$1,350; 55 shares Greenfield, 4,400; 12 shares Shelburne Falls, 1,000.

Springfield Institution for Savings.—Public Funds—\$25,000 of United States, cost 25,362.50; treasury notes, 50,000; City of Boston 10,000; State of Vermont, 22,000; Demand Loan to State of Connecticut, 10,000.
The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 204 shares Bank of Commerce, \$20,810; 65 shares Bank of North America, 6,782.50; 102 shares Webster, 10,273.75; 15 shares Traders', 1,578.75; 166 shares Safety Fund, 16,600; 83 shares Revere, 8,300; 67 shares Merchants', 7,350; 30 shares Hide and Leather, 3,150; 5 shares Faneuil Hall, 538.75.
Loans on Bank Stock are—15 shares Franklin County, \$1,350; 55 shares Greenfield, 4,400; 12 shares Shelburne Falls, 1,000.

	ADAMS.	LEE.	PITTSFIELD.	CANTON.	COHASSET.
	North Adams Savings Bank.	Lee Savings Bank.	Berkshire County Savings Bank.	Canton Institution for Savings.	Colasset Savings Bank.
Number of Depositors,	327	453	1,016	558	469
Amount of Deposits,	\$48,291 05	\$55,779 93	\$223,108 87	\$96,424 17	\$105,425 14
Public Funds,	-	-	20,000 00	-	2,000 00
Loans on public funds,	-	-	-	-	-
Bank Stock,	9,000 00	11,877 83	81,800 00	5,050 00	30,380 00
Loans on bank stock,	3,200 00	-	5,100 00	3,000 00	-
Deposits, in banks, bearing interest,	597 00	-	*	-	-
Loans on railroad stock,	-	-	-	-	-
Invested in real estate,	-	-	-	-	-
Loans on mortgage of real estate,	9,225 00	28,050 00	31,076 00	62,057 00	66,175 00
Loans to county, or town,	5,377 98	800 00	10,000 00	2,900 00	9,000 00
Loans on personal security,	21,981 00	15,361 05	74,070 00	24,942 00	-
Cash on hand,	65 37	-	2,562 87	-	1,234 33

Rate and amount of ordinary Dividend for last year,	5 per cent., 2,522 13	6 per cent., 3,620 98	5 per cent., 10,675 76	5 per cent., 4,614 71	5 per cent., 5,014 76
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	3 years, 5 per ct.	4 years, 6 per ct.	4 ⁹ / ₁₂ yrs., 5 per ct.	1 ¹ / ₂ yrs., 5 per ct.	4 years, 5 per ct.
Annual Expenses of the institution, . . .	245 63	201 00	554 04	288 77	331 56

North Adams Savings Bank.—The Bank Stock is owned as follows :—(Rendered at par value.) Adams, \$4,000; Pittsfield, 3,000; Lee, 2,000.
Loans on Bank Stock are—Adams, \$2,000; Pittsfield, 1,200.
Deposit in Bank bearing interest is—Adams, \$597.
Loan to County or Town is—Town of Adams, \$5,377.98.

Lee Savings Bank.—The Bank Stock is owned as follows :—(Rendered at cost to Bank.) Lee, \$7,344.50; Adams, 4,533.33.
Loan to County or Town is—Town of Lee, \$800.

Berkshire County Savings Bank.—Public Funds—United States 5 per cent. coupon bonds, \$20,000.
The Bank Stock is owned as follows :—(Rendered at par value.) Howard, \$1,200; Hyde and Leather, 1,500; Shawmut, 1,500; Blackstone, 2,000; Hadley Falls, 2,000; North,

* “Due Agricultural Bank, \$1,500.”

3,000; Atlantic, 3,000; Pittsfield, 4,000; Cabot, 6,000; National, 7,000; Webster, 8,000; Eagle, 8,000; Bank of Commerce, 8,000; Merchants', 9,000; Lee, 9,600; Revere, 8,000.
Loan on Bank Stock is—64 shares Pittsfield, \$5,100.

Canton Institution for Savings.—The Bank Stock is owned as follows :—(Rendered at par value.) Neponset, \$3,200; North, 1,500; Market, 350.
Loan on Bank Stock is—Neponset, \$3,000.

Cohasset Savings Bank.—Public Funds—Hoxbury City Loan, \$1,000; United States Loan, 1,000.

The Bank Stock is owned as follows :—(Rendered at par value.) Atlas, \$2,000; City, 1,000; Blackstone, 1,000; Columbian, 2,000; Eagle, 1,800; Market, 700; Maverick, 1,300; Merchants', 3,000; National, 1,500; North, 1,000; Bank of the Republic, 1,500; Revere, 3,000; Safety Fund, 1,000; Shawmut, 2,400; State, 480; Traders', 1,500; Tremont, 1,700; Union, 1,500; Washington, 1,000; Webster, 1,000.

	DEDHAM.	DORCHESTER.	QUINCY.	RANDOLPH.	ROXBURY.
	Dedham Institution for Savings.	Dorchester Savings Bank.	Quincy Savings Bank.	Randolph Savings Bank.	Institution for Savings in Roxbury and its Vicinity.
Number of Depositors,	2,553	667	1,192	297	2,377
Amount of Deposits,	\$554,011 02	\$109,428 17	\$253,199 09	\$33,390 29	\$499,852 11
Public Funds,	—	2,000 00	—	882 50	56,672 50
Loans on public funds,	—	—	—	—	—
Bank Stock,	33,672 00	24,045 00	39,960 66	10,495 25	131,774 07
Loans on bank stock,	32,445 00	—	450 00	—	20,425 00
Deposits, in banks, bearing interest,	6,573 62	—	—	—	10,000 00
Loans on railroad stock,	—	—	—	—	—
Invested in real estate,	—	—	—	—	9,989 75
Loans on mortgage of real estate,	408,016 34	66,700 00	197,468 00	6,900 00	87,750 00
Loans to county, or town,	18,800 00	6,000 00	—	9,750 00	118,500 00
Loans on personal security,	85,429 78	10,200 00	14,107 05	6,200 00	61,125 00
Cash on hand,	6,573 62	3,768 25	—	127 94	3,615 79

Rate and amount of ordinary Dividend for last year,	5 per cent., 26,992 04	5 per cent., 4,943 80	5 per cent., 12,676 63	5 per cent., 1,580 23	4 per cent., 19,891 66
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	*	3 years, 5 per ct.	1½ yrs., 5 per ct.	"No extra."	1 year, 4 per ct.
Annual Expenses of the institution,	1,408 07	567 00	650 00	125 00	2,300 00

Dedham Institution for Savings.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Dedham, \$12,987.50; Howard, 2,794.50; Blackstone, 2,612.50; Merchants', 1,820; State, 1,451.50; Union, 620; Globe, 1,065; Traders', 1,542.50; People's, 5,930; Bank of Commerce, 2,848.50.

Loans on Bank Stock are—38 shares Suffolk, \$3,000; 18 shares Traders', and 5 shares Atlas, 2,000; 145 shares Cohituate, 12,500; 57 shares Dedham, 5,100; 50 shares Rockland, 4,000; 10 shares Cambridge, 900; 5 shares Newton, 225; 15 shares Boylston, 1,300; 35 shares Exchange, 3,150; 3 shares Eagle, 270.

Deposit in Bank bearing interest is—Dedham, \$6,573.62.

Dorchester Savings Bank.—Public Funds—United States 7 3-10 treasury notes, \$2,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 25 shares Bank of Commerce, Boston, \$2,558.75; 25 shares Bank of the Republic, 2,524; 16 shares Safety Fund, 1,600; 15 shares City, 1,562.25; 17 shares Eagle, 1,772; 10 shares Suffolk, 1,300; 10 shares Hamilton, 1,180; 10 shares Atlas, 1,010; 10 shares State, 625; 5 shares Granite, 495; 5 shares Massachusetts, 1,350; 9 shares Tremont, 1,059.75; 27 shares Reverse, 2,792.25; 30 shares Mattapan, 3,095; 11 shares Blue Hill, 1,121.

Loan to County or Town is—Town of Dorchester, \$6,000.

Quincy Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 10 shares Grocers', \$890; 25 shares National, 2,538.08; 25 shares North, 2,550; 10 shares Eliot, 1,000; 33 shares Merchants', Boston, 3,457.50; 35 shares Traders', 3,555; 50 shares Bank of North America, 5,025; 20 shares Exchange, Boston, 1,975.33; 20 shares Webster, 2,000; 8 shares Washington, 844; 39 shares State, 2,554.50; 10 shares Hyde and

* Answer rendered—"For the five years to first of May last, ½ of one per cent."

† The Institution holds as further collateral, 50 shares of Bates Manufacturing Company Stock and two personal notes for \$4,166.67 each.

Institution for Savings in Roxbury and Vicinity.—Public Funds—United States 6 per cent. treasury notes, \$20,000; United States 12 per cent. treasury notes, 14,000; United States 5 per cent. bonds, 19,000, cost 16,672.50; State of Maine 6 per cent. bonds, 6,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 20 shares Traders', \$1,970; 30 shares Granite, 3,000; 25 shares Market, 1,750; 34 shares State, 2,010.10; 175 shares Washington, 17,491; 220 shares North, 21,980.47; 40 shares Atlas, 4,000; 20 shares Bank of Commerce, 2,000; 50 shares Atlantic, 5,000; 150 shares Hyde and Leather, 15,000; 400 shares Safety Fund, 40,272.50; 100 shares Reverse, 10,000; 146 shares People's, 7,300.

Loans on Bank Stock are—22 shares Rockland, \$2,000; 9 shares Washington, 800; 11 shares Merchants', and 9 shares Mechanics', 1,650; 23 shares Tradesman's, 2,000; 20 shares Village, 1,800; 15 shares Exchange, 1,350; 28 shares Mechanics', 2,700; 165 shares Peoples', 7,450; 8 shares Shoe and Leather Dealers', 675.

Deposit in Bank bearing interest is—Atlas, \$10,000.

Loan to County or Town is—City of Roxbury, \$118,500.

	WEYMOUTH.	ATTLEBOROUGH.	FAIRHAVEN.	FALL RIVER.	NEW BEDFORD.
	Weymouth and Braintree Institution for Savings.	Attleborough Savings Bank.	Fairhaven Institution for Savings.	Fall River Savings Bank.	New Bedford Institution for Savings.
Number of Depositors,	1,312	12	912	6,413	8,654
Amount of Deposits,	\$241,229 33	\$551 00	\$259,804 10	\$1,712,557 51	\$2,391,902 39
Public Funds,	-	-	19,000 00	45,000 00	449,449 50
Loans on public funds,	-	-	-	-	-
Bank Stock,	30,300 00	-	122,000 00	515,762 50	909,972 00
Loans on bank stock,	-	-	6,237 50	-	3,515 00
Deposits, in banks, bearing interest,	-	-	-	-	32,000 00
Loans on railroad stock,	-	-	-	-	12,750 00
Invested in real estate,	-	-	-	-	13,283 00
Loans on mortgage of real estate,	178,669 50	-	15,329 25	378,246 60	2,329 81
Loans to county, or town,	-	500 00	20,800 00	15,000 00	107,600 00
Loans on personal security,	35,289 00	-	75,623 40	734,349 45	797,651 15
Cash on hand,	*	17 96	15,366 36	24,198 96	63,351 93

Rate and amount of ordinary Dividend for last year,	5 per cent., 11,887 31	6 per cent., 17,429 06	6 per cent., 99,457 86	6 per cent., 131,649 13
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	2½ yrs, 5 per ct.	"None."	"No extra."	2½ yrs., 6 per ct.
Annual Expenses of the institution,	400 00	Not answered.	3,041 47	3,476 91

Weymouth and Braintree Institution for Savings.—The Bank Stock is owned as follows:—(Rendered at par value.) 12 shares North, \$1,200; 12 shares Merchants', Boston, 1,200; 50 shares Hide and Leather, 5,000; 27 shares Webster, 2,700; 20 shares National, 2,000; 40 shares Washington, 4,000; 15 shares Exchange, 1,500; 20 shares Bank of the Republic, 2,000; 22 shares Maverick, 2,200; 85 shares Union Bank, Weymouth and Braintree, 8,500.

Attleborough Savings Bank.—Organized, April, 1861.

Fairhaven Institution for Savings.—Public Funds—United States bonds, 6 per cent., \$8,400; United States bonds, 5 per cent., 1,000; United States treasury notes, 12 per cent., 4,000; United States treasury notes, 7 3-10 per cent., 6,000.
The Bank Stock is owned as follows:—(Rendered at par value.) Bedford Commercial, New Bedford, \$12,000; Merchants', New Bedford, 2,300; Mechanics', New Bedford, 2,300; Marine, 4,300; Fairhaven, 33,800; Merchants', Boston, 9,200; Eliot, 4,000; Bank of Commerce, 20,100; National, 20,000; North, 4,000; Bank of the Republic, 5,000; Webster, 2,500; Cambridge Market, 2,500.
Loan on Bank Stock is—Fairhaven, \$6,237.50.

Fall River Savings Bank.—Public Funds—United States notes, \$45,000.
The Bank Stock is owned as follows:—(Rendered at par value.†) 603 shares Fall River, \$52 762.50; 422 shares Massasoit, 42,200; 756 shares Metacomet, 75,600; 100 shares Wamsutta, 10,000; 300 shares Marine, 30,000; 250 shares Bedford Commercial, 25,000; 132 shares Merchants', New Bedford, 13,200; 335 shares Bank of Commerce, 33,500; 300 shares Bank of North America, 30,000; 210 shares Merchants', Boston, 21,000; 200 shares Faneuil Hall, 20,000; 200 shares Washington, 20,000; 275 shares

New Bedford Institution for Savings.—Public Funds—United States 6 per cent. scrip, \$50,000; rendered at cost, 46,317.50; United States 5 per cent. scrip, 19,000; Massachusetts 5 per cent. scrip, 88,560; rendered at cost, 82,632; Maine 6 per cent. scrip, 50,000; Vermont do. 22,000; New Hampshire do. 19,000; City of New Bedford 6 per cent. scrip, 78,000; Do. do. 5½ per cent. scrip, 32,400; Do. do. 5 per cent. scrip, 64,200; Roxbury 5 per cent. scrip, 19,900; Greenfield 6 per cent. scrip, 5,000; Buckland do. 5,000; Shelburne do. 6,000.

The Bank Stock is owned as follows:—(Rendered at par value.) Eagle Bank, Boston, \$12,800; Hide and Leather, 5,000; National, 10,000; Howard, 5,000; Massachusetts, 18,250; Exchange, 2,000; Granite, 24,000; Bank of Commerce, 40,000; Bank of North America, 21,000; Broadway, 8,000; Maverick, 10,000; Bank of the Republic, 25,000; Safety Fund, 20,000; Merchants', 20,000; Eliot, 5,000; Traders', 13,000; Atlas, 24,000; North, 19,000; Union, 2,400; City, 2,700; Hamilton, 5,500; Tremont, 24,600; State, 7,380; Washington, 13,000; Columbian, 23,200; Shawmut, 6,800; Revere, 25,000; Webster, 12,000; Continental, 10,000; Cambridge Market, 10,000; Mattapan, Dorchester, 7,000; Monument, Charlestown, 10,000; Tradesman's Chelsea, 10,000; South Reading, 7,000; Fall River, 17,500; Metacomet, 25,000; Malden, 15,000; Fairhaven, 4,500; Railroad, 6,750; Merchants', New Bedford, 100,000; Marine, 100,000; Mechanics', New Bedford, 100,000; Bedford Commercial, 81,600; 124 shares Grocers' Bank, Boston, valued at \$992. Deposits in Banks bearing interest are—Merchants', New Bedford, \$8,000; Marine, 8,000; Mechanics', 8,000; Bedford Commercial, 8,000.
Loans on Bank Stock are—20 Bedford Commercial, \$1,350; 15 Mechanics' and 10 Merchants', 1,115; 32 State, 1,050.
Loan on Railroad Stock is—Bond of Pittsfield and North Adams, for \$15,000, \$12,750.

* "Overpaid by Treasurer, \$626.85."

† "At a recent sale of the Stock pledged to the Institution for a Loan, it was judged best to purchase said Stock at the prices it then sold for, rather than hazard a loss on the Loan."

‡ "Bank Stock all rendered at par value. Par value of Fall River Bank is \$87.50 per share."

	PAWTUCKET.	TAUNTON.	ABINGTON.	HINGHAM.
	Franklin Savings Bank.	Bristol County Savings Bank.	Abington Savings Bank.	Hingham Institution for Savings.
Number of Depositors,	221	3,020	787	2,451
Amount of Deposits,	\$39,564 33	\$574,473 81	\$134,437 43	\$623,360 24
Public Funds,	—	—	—	5,000 00
Loans on public funds,	—	—	—	—
Bank Stock,	6,400 00	48,338 71	26,082 50	123,720 00
Loans on bank stock,	—	1,028 40	—	31,340 00
Deposits, in banks, bearing interest,	—	7,500 00	—	—
Loans on railroad stock,	—	400 00	—	12,500 00
Invested in real estate,	—	8,967 67	—	3,021 03
Loans on mortgage of real estate,	23,855 70	401,616 85	96,281 00	439,043 00
Loans to county, or town,	5,000 00	21,400 00	4,000 00	16,900 00
Loans on personal security,	6,255 00	87,649 83	11,075 00	1,666 00
Cash on hand,	—	6,925 70	32 68	250 11

Rate and amount of ordinary Dividend for last year,	6 per cent., 2,129 72	5½ per cent., 31,060 38	5 per cent., 6,986 58	5 per cent., 29,913 93
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	—, 6 per cent.	“ No extra.”	3 years, 5 per ct.	2 years, 5 per ct.
Annual Expenses of the institution, . . .	157 33	2,373 37	325 00	1,264 70

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Franklin Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 15 shares New England Pacific Bank, Pawtucket, R. I., \$750; 73 shares Slater, North Providence, 3,650; 20 shares Bank of the Republic, 2,000.

Bristol County Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 40 shares National, Boston, \$4,000; 100 shares Safety Fund, 10,075; 50 shares Fairhaven, 4,927.71; 25 shares Bristol County, 2,562; 258 shares Machinists', 26,774.

Loans on Bank Stock are—3 shares Central Bank, Worcester, \$300; 5 shares Bristol County, Taunton, 403.40; 4 shares Machinists', 325.
Deposits in Banks bearing interest are—Machinists', \$5,000; Bristol County, 2,500.
Loan on Railroad Stock is—5 shares Western, \$400.
Loans to County or Town are—County of Bristol, \$16,400; Town of Taunton, 5,000.

Abington Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) National, Boston, \$3,045; Eliot, 2,000; Howard, 1,000; Webster, 2,350.50; Hide and Leather, 2,515; Safety fund, 4,000; Bank of the Republic, 3,000; Berkshire, South Adams, 4,040; Abington, 4,102.

Hingham Institution for Savings.—Public Funds—United States treasury notes, \$5,000.

The Bank Stock is owned as follows:—(Rendered at par value.) Hingham, \$10,500; Weymouth and Braintree, 2,100; Abington, 1,500; North Bridgewater, 1,500; Old Colony, 1,200; Merchants', 10,000; Granite, 5,000; Hamilton, 2,800; Market, 2,520; City, 3,200; Globe, 3,000; Tremont, 6,000; Shoe and Leather Dealers', 5,000; State, 2,400; Union, 5,000; Webster, 3,500; Suffolk, 1,500; Eagle, 10,000; New England, 2,000; Atlas, 5,000; Bank of Commerce, 11,000; Bank of North America, 6,000; Safety Fund, 5,000; Revere, 7,500; Bank of the Republic, 5,000; Atlantic, 2,500; Tradesman's, 3,000.

Loans on Bank Stock are—82 shares Mechanics', \$7,250; 40 shares Tradesman's, 3,300; 30 shares Cambridge Market, 2,700; 31 shares Abington, and 15 shares Hide and Leather, 3,800; 20 shares Hingham, and 9 shares Old Colony, 2,000; 30 shares Hingham, and 10 shares Union, 2,790; 15 shares Atlantic, 900; 90 shares Bank of the Republic, 8,000; 5 shares Globe and 2 shares Hamilton, 600.

Loans on Railroad Stock are—122 shares Old Colony and Fall River, 10,000; 30 shares Boston and Maine, 2,500.

	NORTH BRIDGEWATER.	PLYMOUTH.	SCITUATE.	SOUTH SCITUATE.
	North Bridgewater Savings Bank.	Plymouth Savings Bank.	Scituate Savings Bank.	South Scituate Savings Bank.
Number of Depositors,	607	4,607	214	864
Amount of Deposits,	\$80,797 36	\$878,798 90	\$40,887 20	\$192,300 82
Public Funds,	2,200 00	34,690 20	1,600 00	- -
Loans on public funds,	- -	- -	- -	- -
Bank Stock,	17,379 25	320,372 92	11,900 00	38,360 00
Loans on bank stock,	- -	25,200 00	- -	170 12
Deposits, in banks, bearing interest,	- -	12,542 64	- -	- -
Loans on railroad stock,	- -	8,800 00	- -	- -
Invested in real estate,	- -	5,128 69	- -	1,575 00
Loans on mortgage of real estate,	41,708 85	336,700 00	26,055 00	139,892 50
Loans to county, or town,	- -	62,937 50	1,970 26	3,000 00
Loans on personal security,	19,737 08	93,188 18	1,107 00	12,084 30
Cash on hand,	2,382 64	13,148 31	428 55	1,082 13

Rate and amount of ordinary Dividend for last year,	5 per cent., 4,628 45	5 per cent., 1,819 37	5 per cent., —
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	—, 5 per ct.	4½ years, 5 per ct.	1½ yrs., 5 ⁷ / ₁₀ per ct.
Annual Expenses of the institution,	223 00	2,803 12	375 00

North Bridgewater Savings Bank.—Public Funds—7 3-10 treasury notes, \$2,200.
The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Revere, \$3,500; Granite, 2,510.25; National, 3,060; New England, 663; Brighton, 2,050; Malden, 2,480; Tradesman's, 2,000; Cambridge Market, 1,116.

Plymouth Savings Bank.—Public Funds—\$3,000 United States 6 per cent., \$2,767 50; 4,000 United States, 6 per cent., 3,962.70; 4,000 United States 7 3-10 per cent., 4,000; £200 Massachusetts 5 per cent., 960; 23,000 Massachusetts 6 per cent., 23,000.
The Bank Stock is owned as follows:—(Rendered at cost to Bank.) State, \$12,675; Merchants', 26,700; Plymouth, 16,000; Old Colony, 20,500; Bristol County, 17,300; Hingham, 4,200; Wareham, 1,700; Market, 10,240; Traders', 8,000; City, 8,820; Suffolk, 1,250; North, 800; Massachusetts, 5,000; Granite, 15,000; Tremont, 15,830; Atlantic, 4,331.25; Eagle, 8,666.67; Boston, 4,895; New England, 7,810; Boylston, 3,190; Exchange, 12,130; Abington, 1,500; Bank of Commerce, 14,400; Bank of North America, 9,000; Railroad, 5,600; Globe, 1,400; Freeman's, 1,540; Shawmut, 7,000; Union, 9,180; Atlas, 15,990; Hamilton, 1,150; National, 8,000; Webster, 9,600; Blackstone, 2,400; North Bridgewater, 2,000; Columbian, 4,315; Howard, 2,000; Revere, 8,000; Bank of the Republic, 12,500.

Loans on Bank Stock are—Old Colony, \$2,870; Plymouth, 3,760; Plymouth and Old Colony, 6,400; Railroad and Old Colony, 3,500; Merchants', 1,320; Atlantic, 400; Exchange, 200; Abington, 900; Boston, 900; Massachusetts, New England, and Union, 4,950.
Deposits in Banks bearing interest are—Atlas, Boston, \$8,994.50; Bristol County Bank, Taunton, 3,000; Revere, Boston, 322.58; Plymouth, 225.56.
Loan on Railroad Stock is—Old Colony and Fall River, \$8,800.

Scituate Savings Bank.—Public Funds—Massachusetts bonds 6 per cent., \$1,000; United States 7 3-10 per cent. treasury notes, 600.
The Bank Stock is owned as follows:—(Rendered at par value.) 50 shares National, \$5,000; 10 shares Merchants', Boston, 1,000; 10 shares North, 1,000; 10 shares Shawmut, 1,000; 10 shares Howard, 1,000; 5 shares Blackstone, Boston, 500; 4 shares Washington, 400; 10 shares Monument, Charlestown, 1,000; 10 shares Plymouth, 1,000.

South Scituate Savings Bank.—The Bank Stock is owned as follows:—(Rendered at par value—the Hingham excepted.) Atlantic, \$1,000; North, 3,900; Columbian, 3,200; Washington, 1,600; Weymouth and Braintree, 1,000; Union, 1,000; Hingham, 1,960; City, 2,300; Traders', 2,800; Eagle, 2,300; Granite, 1,000; Merchants', 2,000; New England, 1,000; Bank of Commerce, 4,000; Howard, 1,000; Webster, 2,000; Eliot, 500; Massachusetts, 500; Shawmut, 1,000; Globe, 300; Hamilton, 1,000; Revere, 3,000.
Loans on Bank Stock, \$170.12.

	WAREHAM.	BARNSTABLE.	PROVINCETOWN.	NANTUCKET.
	Wareham Savings Bank.	Institution for Savings in the Town of Barnstable.	Seamen's Savings Bank.	Nantucket Institution for Savings.
Number of Depositors,	869	2,118	561	1,215
Amount of Deposits,	\$198,753 01	\$537,679 20	\$114,385 39	\$345,086 20
Public Funds,	-	-	4,375 00	-
Loans on public funds,	-	-	-	-
Bank Stock,	94,475 20	140,706 56	26,579 46	98,500 00
Loans on bank stock,	30,068 00	-	-	3,980 00
Deposits, in banks, bearing interest,	-	-	-	-
Loans on railroad stock,	-	-	-	-
Invested in real estate,	-	5,500 00	-	3,000 00
Loans on mortgage of real estate,	31,771 25	201,751 67	47,047 00	157,548 23
Loans to county, or town,	-	21,299 00	3,476 50	-
Loans on personal security,	39,299 00	176,313 22	34,233 26	83,234 13
Cash on hand,	2,859 69	3,064 18	2,187 42	1,606 68

Rate and amount of ordinary Dividend for last year,	5 per cent., — — — — —	6 per cent., — — — — —	6½ per cent., 4,699 11	5½ per cent., 20,370 14
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	“No extra.”	“No extra.”	7 years, 7⅞ per ct. Earnings divided annually.	“None.”
Annual Expenses of the institution,	581 00	1,050 00	458 30	1,025 00

Wareham Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 68 shares Wareham, \$6,730; 66 shares Shoe and Leather Dealers', 6,969.75; 20 shares Revere, 2,000; 116 shares Merchants', Boston, 12,230.95; 50 shares City, Boston, 5,035; 75 shares Shawmut, 7,097.50; 71 shares Eagle, 7,190.75; 40 shares Granite, 4,128.25; 105 shares Boylston, 11,603.50; 57 shares Grocers', 5,057.25; 7 shares Exchange, Boston, 729.75; 65 shares Bank of Commerce, 6,525; 30 shares Atlantic, 3,138.75; 50 shares Webster, 5,041.25; 52 shares Bank of North America, 5,497.50; 20 shares Safety Fund, 2,000; 20 shares Bank of the Republic, 2,000; 15 shares Merchants', New Bedford, 1,500.

Loans on Bank Stock are—5 shares Andover, \$450; 81 shares Wareham, 6,690; 50 shares Grocers', 4,328; 55 shares Bank of the Metropolis, 5,000; 163 shares South Reading, 13,600.

Institution for Savings in the Town of Barnstable.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Barnstable, \$9,790; Old Colony, 5,000; Bay State, Lawrence, 1,490.81; Revere, 10,000; Safety Fund, 10,000; Granite, 5,000; Washington, 3,700; Blackstone, Boston, 11,200; North, 2,782.50; Bank of Commerce, 10,820; City, 1,804.50; Atlantic, 2,955; Bank of North America, 9,090; Merchants', Boston, 15,637.50; Shawmut, 4,030; National, 5,000; Market, 1,400; Eliot, 5,000; Tremont, 5,965; Union, 3,000; Webster, 5,041.25; Bank of the Republic, 10,000; Bank of the Metropolis, 2,000.

Seamen's Savings Bank.—Public Funds—United States 5 per cent. Indemnity Stock, Texan Indemnity, cost, \$4,375.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 40 shares Freeman's, \$4,268.21; 25 shares National, 2,500; 11 shares Provincetown, 1,150.25; 10 shares Bank of North America, 1,000; 10 shares City, 1,055; 10 shares Howard, 980; 25 shares Tradesman's, 2,472.50; 6 shares Shawmut, 643.50; 80 shares Bank of the Republic, 8,000; 35 shares Revere, 3,500; 10 shares Granite, 1,010.

Nantucket Institution for Savings.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Atlas, Boston, \$5,000; Boston, 1,500; Bank of North America, 9,100; Bank of Commerce, 4,000; Exchange, 3,000; City, 2,000; Eagle, 1,000; Faneuil Hall, 5,000; Merchants', 3,000; New England, 600; Revere, 10,000; Shoe and Leather Dealers', 9,000; State, 5,100; Shawmut, 1,000; Traders', 4,500; Tremont, 3,600; Union, 700; Washington, 2,500; Webster, 7,500; Bedford Commercial, 3,000; Marine, 1,200; Pacific, 16,200.

Loans on Bank Stock are—6 shares Pacific, \$400; 2 shares do., 180; 50 shares do., 3,000; 12 shares do., 400.

Five Cents Savings Banks.

	BOSTON.	LYNN.	NEWBURYPORT.	SOUTH DANVERS.	SALEM.
	Boston Five Cents Savings Bank.	Lynn Five Cents Savings Bank.	Newburyport Five Cents Savings Bank.	Warren Five Cents Savings Bank.	Salem Five Cents Savings Bank.
Number of Depositors,	24,800	909	1,874	930	2,493
Amount of Deposits,	\$2,781,565 52	\$33,825 32	\$163,511 98*	\$122,505 74	\$282,968 91
Public Funds,	288,900 00	4,581 45	10,757 50	10,000 00	69,400 00
Loans on public funds,	— —	— —	— —	— —	— —
Bank Stock,	307,542 00	8,166 50	26,500 63	60,237 41	31,906 58
Loans on bank stock,	76,010 00	— —	— —	— —	11,770 00
Deposits, in banks, bearing interest,	155,828 75	684 37	689 58	— —	5,112 71
Loans on railroad stock,	— —	— —	— —	— —	4,800 00
Invested in real estate,	85,574 25	— —	— —	— —	— —
Loans on mortgage of real estate,	1,662,550 00	18,110 00	74,870 76	42,200 00	108,300 00
Loans to county, or town,	141,800 00	— —	600 00	9,000 00	3,100 00
Loans on personal security,	104,700 00	2,681 00	80,933 80	4,800 00	51,096 69

Cash on hand,	.	.	.	.	.	1,402 68	—	—	1,876 66	1,911 49	440 13
Rate and amount of ordinary Dividend for last year,	.	.	.	.	.	5 per cent., 122,993 06	5 per cent.,†	—	6 per cent., 5,803 80	4½ per cent., 5,261 01	5 per cent.,†
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	2½	yrs.,	5	per	cent.	Less than one yr.	—	—	6 per ct.	1½ yrs., 4½ per ct.	“No extra.”
Annual Expenses of the institution,	.	.	.	.	.	12,854 55	175 00	520 00	336 53	1,500 00	

Boston Five Cents Savings Bank.—Public Funds—City of Cambridge scrip, \$40,000; City of Chelsea scrip, \$8,400; City of Boston scrip, 12,000; Fall River, 10,000; State of Maine, 43,500; Vermont, 50,000; United States stocks, 50,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 325 shares Blackstone, \$33,340.75; 215 shares Bank of Commerce, 21,626.25; 68 shares Granite, 6,800; 6 shares North, 600; 150 shares National, 15,287.50; 259 shares Tremont, 29,043; 100 shares Rockland, 10,000; 150 shares Washington, 15,000; 89 shares Cambridge Market, 8,885; 125 shares Webster, 12,718.75; 150 shares Howard, 14,540; 250 shares Hide and Leather, 25,000; 100 shares Shawmut, 10,450; 102 shares Merchants', 10,494.50; 147 shares Suffolk, 18,482.25; 250 shares Safety Fund, 25,000; 200 shares Revere, 20,000; 100 shares Bank of the Republic, 10,000; 100 shares Continental Bank, 10,000; 105 shares Maverick, 10,374.

Loans on Bank Stock are—327 shares Hopkinton, and 120 shares Hide and Leather, \$38,000; 106 shares Milford, and 10 shares Faneuil Hall, 9,910; 30 shares Dedham, 2,700; 50 shares Tradesman's, and 15 shares Blackstone, 5,850; 134 shares Bank of the Metropolis, 10,000; 20 shares New England, and 3 shares Exchange, 2,000; 10 shares Bank of North America, 850; 45 shares Mechanics', 4,000; 30 shares Newton, 2,700.

Deposits in Banks bearing interest are—Safety Fund, \$85,428.16; Hide and Leather, 70,400.59.

Lynn Five Cents Savings Bank.—Public Funds—United States notes 12 per cent., \$2,567.45; United States 7 3-10, 2,014.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 10 shares Laighton, \$1,000; 25 shares Revere, 3,500; 10 shares Hide and Leather, 1,000; 26 shares City Bank, Lynn, 2,666.50.

[“NOTE.—35 Revere is in excess of the recent law. The stock was on hand at the time of the passing of the law, and the increase of deposits in the past warrants the hope and belief that soon 35 shares in any one bank will be legal. This was satisfactorily explained to the Bank Commissioners.”]

Deposit in Bank bearing interest is—City, Lynn, \$684.37.

Newburyport Five Cents Savings Bank.—Public Stocks—United States Stock Loan of 1861, payable in 1881, 6 per cent., \$7,000, cost, 6,202.50. United States 7 3-10 Loan 4,500,—advanced interest, \$55.

* “Interest and transferred dividends to Balance, \$32,716.93,” is the note appended to this amount, the construction of which must be assumed. † Amount not stated.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 20 shares Merchants', Newburyport, \$758.25; 57 shares Ocean, 3,666; 37 shares Mechanics', Newburyport, 4,011; 8 shares Atlantic, 792; 15 shares Atlas, 1,575; 5 shares City, 521.25; 10 shares Bank of Commerce, 1,025; 31 shares Eagle, 3,338.25; 10 shares Eliot, 1,012.50; 1 share Globe, 115.75; 15 shares Hide and Leather, 1,596.25; 5 shares Howard, 491.25; 5 shares Hamilton, 575; 20 shares Maverick, 1,910; 5 shares Merchants', 507.50; 10 shares National, 1,025; 15 shares Bank of the Republic, 1,528.13; 5 shares Shawmut, 531.25; 8 shares Suffolk, 1,000; 5 shares Webster, 521.25.

Deposit in Bank bearing interest is—Institution for Savings, Newburyport, \$689.58.

Warren Five Cents Savings Bank.—Public Funds—United States treasury notes, \$5,000; Massachusetts State Loan, 5,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 14 shares Warren, \$1,421.16; 15 shares Howard, 1,489; 80 shares Exchange, Boston, 9,688.75; 40 shares Webster, 4,125; 10 shares Atlantic, 1,055; 10 shares Suffolk, 1,282.50; 15 shares Shoe and Leather Dealers', 1,575; 63 shares Hide and Leather, 6,250; 14 shares Exchange, Salem, 931; 40 shares Grand, 3,795; 75 shares Asiatic, 2,475; 110 shares Atlas, 11,750; 30 shares Revere, 3,000; 55 shares Eliot, 5,500; 34 shares Blackstone, 3,400; 5 shares Washington, 500; 20 shares Tremont, 2,000.

Salem Five Cents Savings Bank.—Public Funds—United States Loan, \$59,400; Massachusetts scrip, 10,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Webster, Boston, \$2,082.50; Blackstone, 1,045; Merchants', Boston, 1,092.50; City, 530; North, 3,202; Granite, 1,475; Bank of North America, 516.25; Revere, 2,000; Safety Fund, 2,500; Asiatic, Salem, 561; Exchange, 3,185.58; Mercantile, 1,175; Naumkeag, 4,571.50; Salem, 7,964.50.

Loans on Bank Stock are—20 shares National, 12 shares Merchants', 10 shares Eagle, 4 shares Railroad, \$3,970; 30 shares Lowell, 2,700; 10 shares Howard, 900; 12 shares Granite, 5 shares Revere, 7 shares State, 1,900; 23 shares Shoe and Leather Dealers', 2,000; 5 shares Naumkeag, 300.

Deposits in Banks bearing interest are—Naumkeag, \$4,655; Webster, 457.71.

Loan on Railroad Stock is—60 shares Boston and Maine, \$4,800.

	BRIGHTON.		CHARLESTOWN.		CAMBRIDGE.		LOWELL.	
	Brighton Five Cents Saving Bank.		Charlestown Five Cents Savings Bank.		East Cambridge Five Cents Savings Bank.		Lowell Five Cents Savings Bank.	
Number of Depositors,	66		1,713		835		3,798	
Amount of Deposits,	\$558 21		\$140,576 58		\$97,742 62		\$600,171 99	
Public Funds,	550 00		-		-		29,712 50	
Loans on public funds,	-		-		-		-	
Bank Stock,	-		27,318 25		31,215 83		93,170 00	
Loans on bank stock,	-		1,000 00		-		47,450 00	
Deposits, in banks, bearing interest,	-		-		*		60,000 00	
Loans on railroad stock,	-		-		-		2,450 00	
Invested in real estate,	-		-		-		-	
Loans on mortgage of real estate,	-		95,000 00		70,275 00		294,365 00	
Loans to county, or town,	-		-		-		24,250 00	
Loans on personal security,	-		13,150 00		-		55,900 00	
Cash on hand,	2 63		4,108 33		-		-	

Rate and amount of ordinary Dividend for last year,	New Bank.†	5 per cent., 5,772 65	4 per cent., 3,529 44	5 per cent., 27,072 17
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	- - -	Not answered.	1 year, 4 per ct.	Not answered.
Annual Expenses of the institution, . . .	- - -	129 12	200 00	1,087 94

16
Brighton Five Cents Savings Bank.—Public Funds—United States treasury notes, 7 3-10 per cent., \$550.

Charlestown Five Cents Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 15 shares Bunker Hill, \$1,575; 35 shares Monument, 3,395.50; 20 shares Mattapan, 2,160; 83 shares Safety Fund, 8,300; 14 shares Maverick, 1,341.25; 20 shares Bank of the Republic, 3,000; 12 shares National, 1,162.25; 20 shares Continental, 2,000; 15 shares Market, 1,137; 33 shares Tradesman's, 3,247.25.
Loan on Bank Stock is—25 shares Monument, \$1,000.

East Cambridge Five Cents Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 38 shares Lechmere, \$3,876.65; 10 shares Faneuil Hall, 1,090; 23 shares Bank of Republic, 2,320.63; 23 shares Cambridge City Bank, 2,316.05; 20 shares Bank of Commerce, 2,072.50; 20 shares Traders', 2,050; 10 shares Newton, 1,040; 8 shares Bunker Hill, 864; 10 shares National, 1,020; 24 shares Charles River, 2,428.75; 40 shares Howard, 4,110; 10 shares Merchants', 1,050; 15 shares Webster, 1,552.50; 25 shares Revere, 2,533.75; 27 shares Blackstone, 2,891.

* "Due the Lechmere Bank for overdraft, \$3,748.21."

Lowell Five Cents Savings Bank.—Public Funds—United States bonds, \$4,712.50; United States treasury notes, 25,000.

The Bank Stock is owned as follows:—(Rendered at par value.) 100 shares Bank of Commerce, \$10,000; 50 shares Bank of North America, 5,000; 150 shares Bank of the Republic, 15,000; 50 shares Blackstone, 4,970; 50 shares Continental, 5,000; 50 shares Eliot, 5,000; 124 shares Hide and Leather, 12,400; 50 shares National, 5,000; 100 shares Revere, 10,000; 83 shares Safety Fund, 8,300; 50 shares Webster, 5,000; 25 shares Merchants', Lowell, 2,500; 25 shares Prescott, 2,500; 25 shares Wamesit, 2,500.

Loans on Bank Stock are—67 shares Appleton, \$5,850; 38 shares Merchants', 3,150; 154 shares Prescott, 13,100; 33 shares Wamesit, 2,500; 128 shares Railroad, 6,600; 3 shares Appleton and 10 shares Exchange, 1,000; 150 shares Merchants', 11,250; 50 shares Bank of the Republic, 4,000.

Deposits in Banks bearing interest are—Bank of Commerce, \$25,000; Safety Fund, 15,000; Wamesit, 20,000.

Loans on Railroad Stock are—22 shares Stony Brook, \$1,250; 15 shares Nashua and Lowell, 1,200.

† "Went into operation September 1, 1861."

	NATICK.	STONEHAM.	WEST CAMBRIDGE.	WOBURN.
	Natick Five Cents Savings Bank.	Stoneham Five Cents Savings Bank.	West Cambridge Five Cents Savings Bank.	Woburn Five Cents Savings Bank.
Number of Depositors,	225	411	411	916
Amount of Deposits,	\$5,600 99	\$7,451 27	\$31,985 44	\$48,679 03
Public Funds,	-	-	9,561 48	6,000 00
Loans on public funds,	-	-	-	-
Bank Stock,	518 75	400 00	-	9,101 00
Loans on bank stock,	-	-	-	500 00
Deposits, in banks, bearing interest,	-	-	64 33	-
Loans on railroad stock,	-	-	-	-
Invested in real estate,	-	-	-	-
Loans on mortgage of real estate,	3,635 00	4,750 00	18,400 00	12,849 00
Loans to county, or town,	-	1,687 50	-	6,175 54
Loans on personal security,	1,000 00	1,200 00	3,000 00	14,219 32
Cash on hand,	12 93	-	959 63	413 90

Rate and amount of ordinary Dividend for last year,	4 per cent., 211 84	5 per cent., 349 59	5 per cent.,* —	5 per cent.,* —
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	“No extra.”	—, 5 per cent.	“No extra.”	2 years, 6 per ct.
Annual Expenses of the institution, . . .	100 00	363 99	200 00	275 00

Natick Five Cents Savings Bank.—The Bank Stock owned (rendered at cost to the Bank) is 5 shares Safety Fund, \$518.75.

Stoneham Five Cents Savings Bank.—The Bank Stock owned (rendered at par value) is 4 shares South Reading, \$400.

West Cambridge Five Cents Savings Bank.—Public Funds—Government Loan, \$9,561.48.

Deposit in Bank bearing interest is—Hide and Leather, \$64.33.

Woburn Five Cents Savings Bank.—Public Funds—Massachusetts 6 per cent., \$2,000; United States 7 3-10 per cent., 4,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 23 shares Blackstone, \$2,346; 15 shares Faneuil Hall, 1,635; 10 shares Webster, 1,050; 40 shares Hide and Leather, 4,070.

Loan on Bank Stock is—5 shares Woburn, \$500.

* Amount not stated.

	WORCESTER.	SPRINGFIELD.	SHELburne.	FOXBOROUGH.
	Worcester Five Cents. Savings Bank.	Springfield Five Cents Savings Bank.	Shelburne Falls Five Cents Savings Bank.	Foxborough Five Cents Savings Bank.
Number of Depositors,	1,826	2,372	540	308
Amount of Deposits,	\$140,290 88	\$219,097 03	\$37,720 60	\$22,550 78
Public Funds,	12,000 00	5,496 70	-	-
Loans on public funds,	-	-	1,000 00	-
Bank Stock,	58,400 00	34,464 00	3,015 00	6,300 00
Loans on bank stock,	9,010 00	-	-	-
Deposits, in banks, bearing interest,	4,500 00	-	-	-
Loans on railroad stock,	-	-	-	-
Invested in real estate,	-	-	-	-
Loans on mortgage of real estate,	13,000 00	159,095 50	17,624 00	13,400 00
Loans to county, or town,	35,000 00	-	-	-
Loans on personal security,	7,500 00	20,173 73	15,620 00	3,250 00
Cash on hand,	1,260 22	4,552 81	1,337 32	51 24

Rate and amount of ordinary Dividend for last year,	5 per cent., 5,966 43	5 per cent., 10,400 85	6 per cent.* —	5 per cent., 1,001 38
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	2 years, 5 per ct.	—, 5 per ct.	“No extra.”	Not answered.
Annual Expenses of the institution, . . .	531 00	931 71	230 00	100 00

Worcester Five Cents Savings Bank.—Public Funds—United States bonds, \$12,000. The Bank Stock is owned as follows:—(Rendered at par value.) 90 shares Central Bank, Worcester, \$9,000; 77 shares City, 7,700; 25 shares Mechanics', 2,500; 69 shares Quinsigamond, 6,900; 7 shares Worcester, 700; 80 shares Millbury, 8,000; 20 shares Northborough, 2,000; 20 shares Leicester, 2,000; 26 shares Grafton, 2,600; 20 shares Hyde and Leather, 2,000; 50 shares Merchants', 5,000; 50 shares Safety Fund, 5,000; 50 shares Webster, 5,000.
Loans on Bank Stocks are—60 shares Central, \$5,300; 17 shares Mechanics', Worcester, 1,450; 5 shares Oxford, 500; 5 shares Blackstone, 500; 4 shares Framingham, 360; 10 shares Millbury, 900.
Deposit in Bank bearing interest is—Quinsigamond, \$4,500.

Springfield Five Cents Savings Bank.—Public Funds—United States treasury notes, 12 per cent., \$5,496.70.
The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 20 shares Agawam,

\$2,145; 10 shares Cabot, 1,010; 56 shares City, 5,780; 30 shares Chicopee, 3,480; 52 shares Hampshire Manufacturers', 5,732; 15 shares Hadley Falls, 1,575; 40 shares John Hancock, 4,040; 30 shares Lee, 3,000; 15 shares Merchants', 1,500; 10 shares Monson, 1,010; 27 shares Pynchon, 3,132; 20 shares Springfield, 2,060.

Shelburne Falls Five Cents Savings Bank.—The Bank Stock owned (rendered at cost) is 30 shares Shelburne Falls, \$3,015.
Loans on Public Funds is—United States 7 3-10 per cent. treasury notes, \$1,000.

Foxborough Five Cents Savings Bank.—The Bank Stock is owned as follows:—(Rendered at par value.) 10 shares Boylston, 10 shares Webster, 10 shares Wrentham, 10 shares Hyde and Leather, 10 shares Safety Fund, 4 shares Blackstone, 4 shares Paneuil Hall, 5 shares Shawmut, \$6,300. Originally cost \$6,603.25: the difference, \$303.25, has been charged off on profit and loss account.

* Amount not stated.

	FALL RIVER.	NEW BEDFORD.	PLYMOUTH.	HARWICH.
	Fall River Five Cents Savings Bank.	New Bedford Five Cents Savings Bank.	Plymouth Five Cents Savings Bank.	Cape Cod Five Cents Savings Bank.
Number of Depositors,	2,065	4,627	612	578
Amount of Deposits,	\$160,858 42	\$639,996 43	\$35,303 31	\$45,466 95
Public Funds,	- - -	45,815 00	400 00	- - -
Loans on public funds,	7,073 80	- - -	- - -	- - -
Bank Stock,	106,447 45	50,423 74	10,768 30	5,737 25
Loans on bank stock,	- - -	700 00	521 00	- - -
Deposits, in banks, bearing interest,	- - -	- - -	- - -	- - -
Loans on railroad stock,	- - -	- - -	- - -	- - -
Invested in real estate,	- - -	- - -	- - -	- - -
Loans on mortgage of real estate,	- - -	324,295 58	18,889 08	16,820 00
Loans to county, or town,	- - -	- - -	- - -	6,050 00
Loans on personal security,	59,154 00	228,023 58	4,937 00	16,860 00
Cash on hand,	332 51	3,709 68	157 67	855 75

Rate and amount of ordinary Dividend for last year,	6 per cent., 8,829 35
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	"No extra."
Annual Expenses of the institution, . . .	700 00

Fall River Five Cents Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Atlantic, \$1,303.25; Atlas, 2,095; Bank of Commerce, 1,032.50; Blackstone, 6,365; Broadway, 4,056.25; Elliot, 810; Exchange, 4,800; Hide and Leather, 5,262.50; Howard, 6,534.25; Maverick, 2,059.50; National, 2,442; Revere, 5,000; Safety Fund, 5,045; Shawmut, 5,225; Webster, 3,095; Cambridge Market, 5,542.50; Malden, 9,886.05; Mattapan, 2,125; Metacomet, 4,391.65; Monument, 8,339.25; Oxford, 2,160; South Reading, 7,200; Tradesman's, 10,077.75; Wamsutta, 1,500.

Loans on Public Funds—United States treasury notes, \$7,073.80.

New Bedford Five Cents Savings Bank.—Public Funds—United States treasury notes, \$45,815.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 210 shares Mechanics'; 5 shares Marine; 16 shares Bedford Commercial; 35 shares Fairhaven; 30 shares

6 per cent., 34,658 40	5 per cent., 1,606 61	4 per cent., 1,436 99
"No extra."	"No extra."	Less than 1 year.
1,300 00	197 49	215 50

Worcester County, Blackstone; 100 shares Safety Fund, Boston; 100 shares Revere, \$50,423.74.

Plymouth Five Cents Savings Bank.—Public Funds—United States 7 3-10 per cent. Loan, \$400.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Atlas, Boston, \$1,584.90; Webster, 1,035; Merchants', 1,038.25; Revere, 1,006.25; Bank of Commerce, 1,029.13; Bank of the Republic, 1,000; Shoe and Leather Dealers', 570.50; City, 538.84; North, 505.38; Pawners', 200.80; Old Colony, Plymouth, 1,148; Plymouth, 1,111.25.

Loan on Bank Stock is—7 shares Old Colony, \$521.


Cape Cod Five Cents Savings Bank.—The Bank Stock owned (rendered at cost to Bank) is 42 shares Bank of Cape Cod, \$4,737.25; 10 shares Shawmut Bank Boston, 1,000.

A G G R E G A T E S.

	1861. Ninety-three Banks.	1860. Eighty-nine Banks.
Number of Depositors,	225,058	230,068
Amount of Deposits,	\$44,785,438 56	\$45,054,235 81
Public Funds,	3,111,148 45	1,954,583 46
Loans on Public Funds,	75,073 80	27,000 00
Bank Stock,	9,176,039 68	8,985,038 65
Loans on Bank Stock,	816,744 02	857,900 42
Deposits, in Banks, bearing interest, . . .	1,228,419 28	2,295,578 75
Loans on Railroad Stock,	55,825 00	64,085 00
Invested in Real Estate,	286,211 30	289,147 31
Loans on Mortgage of Real Estate, . . .	18,336,337 02	17,613,222 36
Loans to Counties and Towns,	3,659,046 58	3,888,915 43
Loans on Personal Security,	8,916,929 46	8,852,368 24
Cash on hand,	484,900 55	1,144,793 96
Rate and amount of ordinary Dividends for last year,	$4\frac{50}{100}$ per cent., 1,943,532 04*	$5\frac{5}{100}$ per cent.,† 1,663,407 34
Annual Expenses of the Institutions, . .	120,886 07	112,263 51

* Calculated on the returns of 85 Banks. The Chelsea, Cambridge, Malden, North Brookfield, Milford, South Scituate, Wareham and Barnstable Banks give the rate, but not the *amount* of their Dividends. The Attleborough and Brighton, the Franklin, in Boston, and the Mechanics', in Lowell, have been in operation less than one year.

† Calculated on the returns of 86 banks.

 The Institutions for Savings, in rendering the amount of bank stock owned should, in conformity to the requirements of law, state, not the PAR VALUE or the MARKET VALUE of the STOCKS, but the AMOUNT INVESTED in each, and the number of shares.

INDEX.

LOCATIONS OF BANKS AND SAVINGS INSTITUTIONS.

BANKS.

	Page.		Page.
Abington,	74	Marblehead,	30-32
Adams,	62	Methuen,	32
Andover,	24	Milford,	50
Athol,	46	Millbury,	50
Attleborough,	68	Monson,	58
Beverly,	24	Nantucket,	78
Blackstone,	48	New Bedford,	70-72
Boston,	4-22	Newburyport,	32
Brighton,	36-38	Newton,	44
Cambridge,	22, 38, 40	Northampton,	54
Canton,	64	Northborough,	50
Charlestown,	40	North Bridgewater,	74
Chelsea,	24	Oxford,	50
Chicopee,	58	Pittsfield,	62-64
Concord,	40	Plymouth,	74-76
Conway,	56	Provincetown,	78
Danvers,	26	Quincy,	66
Dedham,	64	Randolph,	66
Dorchester,	64-66	Rockport,	34
Edgartown,	78	Roxbury,	66-68
Fairhaven,	68	Salem,	34-36
Fall River,	70	Salisbury,	36
Falmouth,	76	Shelburne,	56
Fitchburg,	48	South Boston,	24
Framingham,	40	Southbridge,	52
Gloucester,	26	South Danvers,	26
Grafton,	48	South Reading,	46
Great Barrington,	62	Springfield,	58-60
Greenfield,	56	Stockbridge,	64
Harwich,	76	Taunton,	72-74
Haverhill,	28	Townsend,	46
Hingham,	74	Uxbridge,	52
Holyoke,	58	Waltham,	46
Holliston,	42	Ware,	56
Hopkinton,	42	Wareham,	76
Lancaster,	48	Westfield,	60
Lawrence,	28-30	Weymouth,	68
Lee,	62	Woburn,	46
Leicester,	50	Worcester,	52-54
Lowell,	42-44	Wrentham,	68
Lynn,	30	Yarmouth,	78
Malden,	44		

SAVINGS INSTITUTIONS.

	Page.		Page.
Abington,	112	Malden,	96
Adams,	106	Marlborough,	96
Andover,	90	Milford,	100
Attleborough,	110	Millbury,	100
Barnstable,	116	Nantucket,	116
Boston,	88	New Bedford,	110
Cambridge,	94	Newburyport,	92
Cambridgeport,	94	Newton,	98
Canton,	106	Northampton,	102
Charlestown,	94	North Bridgewater,	114
Chelsea,	88	North Brookfield,	100
Chicopee,	102	Pawtucket,	112
Clinton,	98	Pittsfield,	106
Cohasset,	106	Plymouth,	114
Concord,	94	Provincetown,	114
Danvers,	90	Quincy,	108
Dedham,	108	Randolph,	108
Dorchester,	108	Rockport,	92
East Boston,	88	Roxbury,	108
Fairhaven,	110	Salem,	92
Fall River,	110	Salisbury,	92
Fitchburg,	98	Scituate,	114
Framingham,	94	Southbridge,	100
Gloucester,	90	South Scituate,	114
Greenfield,	104	Springfield,	104
Haverhill,	90	Taunton,	112
Hingham,	112	Waltham,	98
Holyoke,	104	Ware,	102
Lancaster,	98	Wareham,	116
Lawrence,	90	Westfield,	104
Lee,	106	Weymouth,	110
Lowell,	96	Winchendon,	100
Lynn,	92	Worcester,	102

FIVE CENTS SAVINGS BANKS.

	Page.		Page.
Boston,	118	Newburyport,	118
Brighton,	120	Plymouth,	126
Charlestown,	120	Salem,	118
East Cambridge,	120	Shelburne,	124
Fall River,	126	South Danvers,	118
Foxborough,	124	Springfield,	124
Harwich,	126	Stoneham,	122
Lowell,	120	West Cambridge,	122
Lynn,	118	Woburn,	122
New Bedford,	126	Worcester,	124
Natick,	122		

